

APPOINTMENT OF SUCCESSOR TRUSTEE

Loan#: 0001115708

RLS#: 1581452



KNOWN AS MEN BY THESE PRESENTS that: RONALD R BOWERS, HUSBAND AND WIFE, DANIE K BOWERS is the grantor, and FIRST AMERICAN TITLE INSURANCE CO is the trustee, and U.S. BANK NATIONAL ASSOCIATION is the beneficiary under that certain trust deed dated NOVEMBER 02, 1998 and recorded on NOVEMBER 03, 1998, in Book No. M98, at Page No. 40230, as Instrument No. 69025 of the Mortgage Records of KLAMATH County, State of OREGON.

The undersigned, who is the present beneficiary under said trust deed desires to appoint a new trustee in the place of the original trustee named above; NOW THEREFORE, in view of the premises, the undersigned hereby appoints DANIEL W. HOWARD, OSBA #00284, as successor trustee under said trust deed; he to have all the powers of said original trustee, effective forthwith.

In construing this instrument and whenever the context hereof so requires, the masculine gender includes the feminine and the neuter and the singular number includes the plural.

IN WITNESS THEREOF, the undersigned beneficiary has hereto set his hand and seal; if the undersigned is a corporation, it has caused its corporate name to be signed and its corporate seal to be affixed hereunto by its officers duly authorized thereunto by order of its Board of Directors.

Dated: NOVEMBER 26, 2002

Beneficiary:

CENDANT MORTGAGE CORPORATION

By:

Kevin Patrick
Kevin Patrick, Assistant Secretary

State of CALIFORNIA

County of ORANGE

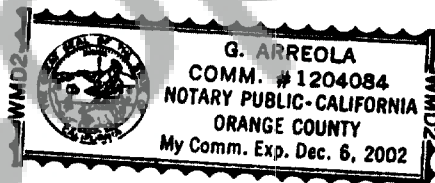
} ss.

On NOVEMBER 26, 2002, before me, G. Arreola, personally appeared Kevin Patrick, Assistant Secretary personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies) and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.

(Notary Name): G. Arreola

Recording Requested By:
T.D. SERVICE COMPANY



And When Recorded Mail To:
LINDSAY HART NEIL AND WEIGLER
1300 SW 5TH AVENUE
SUITE 3400
PORTLAND, OR 97201-5696

State of Oregon, County of Klamath
Recorded 12/13/2002 12:11 p.m.
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Linda Smith, County Clerk
Fee \$ 21.00 # of Pgs 1

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