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State of Oregon, County of Klamath
 Recorded 01/06/2003 10:03 Am.
 Vol M03 Pg 00600
 Linda Smith, County Clerk
 Fee \$ 21.00 # of Pgs 1

THIS INSTRUMENT MUST BE RECORDED IN:
 KLAMATH County, OR

Recording Requested By:
 Midland Mortgage Co. (MID)

When Recorded Return To:
 Fidelity National LPS
 PO Box 19523
 Irvine, CA 92623-9523

APPOINTMENT OF SUCCESSOR TRUSTEE

Loan #: 0046022257 LPS #: 948650 Bin #: 12-16-02B-PA 

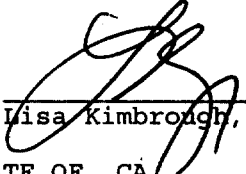
KNOW ALL MEN BY THESE PRESENTS, that...
 JOSEPH J. CARTER, A MARRIED PERSON is the grantor, and FIRST AMERICAN TITLE INSURANCE COMPANY is the Trustee, and CENDANT MORTGAGE CORPORATION is the original beneficiary under that certain trust deed dated 7/27/00, and recorded on 8/4/00 as Instrument # -- in Book M00 on Page 28709 (If Re-Recorded on as # -- in Bk -- on Pg --), in Official Records of KLAMATH County, OR.

The undersigned, who is the present beneficiary under said trust deed desires to appoint a new trustee in the place and stead of the original trustee named above;

NOW THEREFORE, in view of the premises, the undersigned hereby appoints FIDELITY NATIONAL TITLE INSURANCE COMPANY, whose address is 15661 REDHILL AVE., SUITE 200, TUSTIN, CA 92780, as successor trustee under said trust deed, to have all the powers of said original trustee, effective immediately. In constructing this instrument, and whenever the context so requires, the singular includes the plural.

IN WITNESS WHEREOF, the undersigned beneficiary has executed this document. If the undersigned is a corporation, it has caused its name to be signed by an officer or other person duly authorized to do so by its board of directors.


MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION
 On December 20, 2002

BY 
 Lisa Kimbrough, Vice President

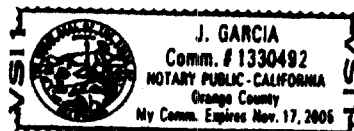
STATE OF CA
 COUNTY OF Orange

On 12-20-02 before me, J. Garcia, a Notary Public in and for Orange County in the State of CA, personally appeared Lisa Kimbrough, Vice President, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS MY hand and official seal.


 J. Garcia
 Notary Public
 Commission Expires: 11/17/05

FNLPS, 15661 Redhill Ave, Suite 200, Tustin, CA 92780
 (MIN#:)
 12/31/02



1/5/03
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