

**APPOINTMENT OF SUCCESSOR TRUSTEE**

Loan#: 0000231980      RLS#: 1494972      +

KNOWN AS MEN BY THESE PRESENTS that: DAVID P. SWITZER is the grantor, and FIRST AMERICAN TITLE is the trustee, and GATEWAY FINANCIAL SERVICES, AN OREGON CORPORATION is the beneficiary under that certain trust deed dated APRIL 06, 1999 and recorded on APRIL 13, 1999, in Book No. M99, at Page No. 13333, as Instrument No. --- of the Mortgage Records of KLAMATH County, State of OREGON.

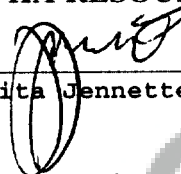
The undersigned, who is the present beneficiary under said trust deed desires to appoint a new trustee in the place of the original trustee named above; NOW THEREFORE, in view of the premises, the undersigned hereby appoints CHRISTOPHER C. DORR, OSBA #99252, as successor trustee under said trust deed; 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: JANUARY 07, 2003

Beneficiary:

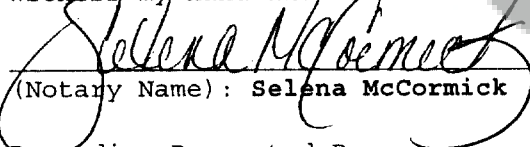
**RBMG, INC. FKA RESOURCE BANCSHARES MORTGAGE GROUP, INC.**

By:   
Juanita Jennette, Vice President

State of CALIFORNIA }  
County of SACRAMENTO } ss.

On JANUARY 07, 2003, before me, Selena McCormick, personally appeared Juanita Jennette, Vice President 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): Selena McCormick



Recording Requested By:  
T.D. SERVICE COMPANY

State of Oregon, County of Klamath  
Recorded 01/21/2003 9:59 a m.  
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Linda Smith, County Clerk  
Fee \$ 21<sup>00</sup> # of Pgs 1

And When Recorded Mail To:  
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