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State of Oregon, County of Klamath
 Recorded 01/23/2003 9:20 a m.
 Vol M03 Pg 04196
 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 #: 0046212261 LPS #: 986319 Bin #: 01/09/03B-LL 

KNOW ALL MEN BY THESE PRESENTS, that...

RANDY G. FERNLUND AND LORI A. FERNLUND, HUSBAND AND WIFE is the grantor, and AMERITITLE is the Trustee, and NATIONAL FUNDING SERVICE, INC., AN OREGON CORPORATION is the original beneficiary under that certain trust deed dated 10/28/99, and recorded on 11/2/99 as Instrument # -- in Book M99 on Page 43842 (If Re-Recorded on as # -- in Bk -- on Pg --), in Official Records of KLAMATH County, OR.

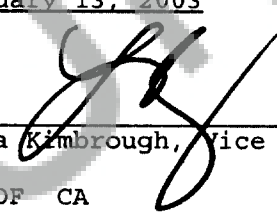
The undersigned, who is the present beneficiary under said trust deed desires to appoint a new trustee in the place and stead of the original trustee named above;

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 January 13, 2003

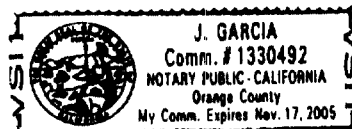
BY 
 Lisa Kimbrough, Vice President

STATE OF CA
 COUNTY OF Orange

On 1-13-03 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#:)
 1/24/03



1/29/03
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