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APPOINTMENT OF SUCCESSOR TRUSTEE

KNOW ALL MEN BY THESE PRESENTS, that Nathan W. Wells, as grantors, and William L. Sisemore, as the trustee, and Klamath First Federal Savings And Loan Association, is the beneficiary under that certain trust deed dated 12/29/1997, and recorded 12/29/1997, in Book/Reel/Volume: M97 at Page 42242 as Recorder's fee/file/instrument/microfilm/reception No. 50774 of the Mortgage Records of Klamath County, Oregon. 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 FIRST AMERICAN TITLE INSURANCE COMPANY, whose address is 200 S.W. Market St. STE. 250, Portland, OR 97201 as successor trustee under said trust deed, to have all the powers of said original trustee, effective immediately.

In construing 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 and its seal affixed by an officer or other person duly authorized to do so by its board of directors.

DATED: 2/4, 2003.

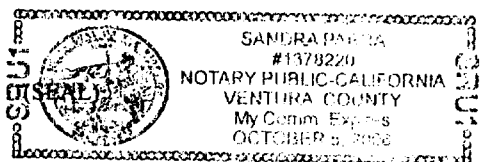
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

By Thomas Gulick
Typed Name: Thomas Gulick
Title: Assistant Secretary

STATE OF California)
County of Ventura) ss.

On 2/4/2003, before me, Sandra Parra, personally appeared Thomas Gulick, 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.
Sandra Parra
Notary Public for _____
My commission expires: _____



APPOINTMENT OF SUCCESSOR TRUSTEE
RE: Trust Deed from
NATHAN W. WELLS
Grantor
To
First American Title Insurance Company,
Trustee TS No. 03 -01422
Doc ID #000202312822005N

State of Oregon, County of Klamath
Recorded 02/06/2003 10:54 a. m.
Vol M03 Pg 07430
Linda Smith, County Clerk
Fee \$ 21.00 # of Pgs 1

After recording return to:
FIRST AMERICAN TITLE INSURANCE COMPANY
Attn: J.PISCITELLO 98-5319
400 COUNTRYWIDE WAY SV-35
SIMI VALLEY, CA 93065

K21.