

106603
 APPOINTMENT OF SUCCESSOR TRUSTEE

KNOW ALL MEN BY THESE PRESENTS, that Dominic E. Hayden And Mandy L. Hayden, Husband And Wife, as grantors, and William L. Sisemore, as the trustee, and Klamath First Federal Savings & Loan Association, is the beneficiary under that certain trust deed dated 02/17/1998, and recorded 02/18/1998, in Book/Reel/Volume: M98 at Page 5192 as Recorder's fee/file/instrument/microfilm/reception No. 53315 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: 2/7, 2003.

MORTGAGE ELECTRONIC REGISTRATION
 SYSTEMS, INC.

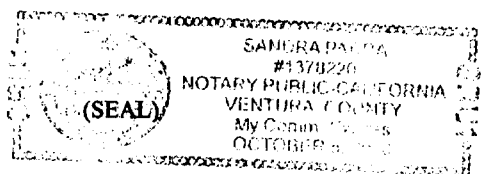
By Thomas Gulick
 Typed Name: Thomas Gulick
 Title: Assistant Secretary

STATE OF California)
 County of Ventura) ss.

On 2/7/2003, 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 DOMINIC E. HAYDEN and MANDY L. HAYDEN Grantor	
To First American Title Insurance Company, Trustee	TS No. 03 -02055 Doc ID #000202172332005N

State of Oregon, County of Klamath
 Recorded 02/11/2003 2:58 P. m.
 Vol M03 Pg 08424
 Linda Smith, County Clerk
 Fee \$ 21.00 # of Pgs 1

After recording return to:
FIRST AMERICAN TITLE INSURANCE COMPANY
 Attn: PEGGY ESTRADA 98-3039
 400 COUNTRYWIDE WAY SV-35
 SIMI VALLEY, CA 93065