

03 FEB 27 AM 11:27

Vol M03 Page 11953

After recording, return to:  
Hershner, Hunter, Andrews  
Neill & Smith, LLP  
Attn: Carol Mart  
P.O. Box 1475  
Eugene, OR 97440

State of Oregon, County of Klamath  
Recorded 02/27/2003 11:27 a m.  
Vol M03 Pg 11953  
Linda Smith, County Clerk  
Fee \$ 2100 # of Pgs 1

Keffer - 03-00400355

MTL 60103

APPOINTMENT OF SUCCESSOR TRUSTEE

KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION  
hereby appoints NANCY K. CARY, of 180 East 11th Avenue, P.O. Box 1475, Eugene, Oregon  
97440, as successor trustee under the following trust deed:

Parties:

Grantor: TERESA M. JONES, NKA TERESA M. KEFFER  
Trustee: WILLIAM L. SISEMORE  
Beneficiary: KLAMATH FIRST FEDERAL SAVINGS AND LOAN  
ASSOCIATION

Recorded:

Date: August 28, 1998  
Volume M98, Page 31810  
Klamath County Oregon Records

NANCY K. CARY shall have all of the powers of the original trustee. This  
appointment is effective immediately.

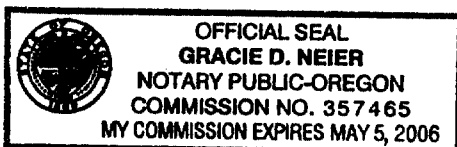
DATED this 25 day of February, 2003.

KLAMATH FIRST FEDERAL SAVINGS AND  
LOAN ASSOCIATION

STATE OF OREGON       )  
                                  ) ss.  
COUNTY OF KLAMATH )

BY: [Signature]

This instrument was acknowledged before me on this 25th day of  
February, 2003, by Marshall Alexander, a  
EVP/CFO of KLAMATH FIRST FEDERAL SAVINGS  
AND LOAN ASSOCIATION.



Gracie D. Neier  
Notary Public for Oregon  
My Commission Expires: May 5, 2006

APPOINTMENT OF SUCCESSOR TRUSTEE

21.00 M