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APPOINTMENT OF SUCCESSOR TRUSTEE

KNOW ALL MEN BY THESE PRESENTS, that Valerie Chavarria-Duffy, as grantors, and Aspen Title & Escrow, as the trustee, and Columbia River Bank Mortgage Group, is the beneficiary under that certain trust deed dated 08/14/1998, and recorded 08/24/1998, in Book/Reel/Volume: M98 at Page 30951 as Recorder's fee/file/instrument/microfilm/reception No. 64994 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: 4/16, 2003.

COUNTRYWIDE HOME LOANS, INC.

By

Typed Name: Thomas Gulick

Title: Vice President

STATE OF California )  
County of Ventura ) ss.

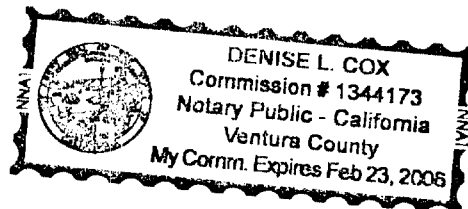
On 4/16/2003, before me, Denise L. Cox, personally appeared Thomas Gulick, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their 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.

Notary Public for California  
My commission expires: 2/23/06

(SEAL)

APPOINTMENT OF SUCCESSOR TRUSTEE  
RE: Trust Deed from  
VALERIE CHAVARRIA-DUFFY  
Grantor  
To  
First American Title Insurance Company,  
Trustee TS No. 03 -03713  
Doc ID #00044700272005N



After recording return to:  
FIRST AMERICAN TITLE INSURANCE COMPANY  
Attn: TRAE BRIERS 3265  
400 COUNTRYWIDE WAY SV-35  
SIMI VALLEY, CA 93065

State of Oregon, County of Klamath  
Recorded 04/21/2003 10:47 a m.  
Vol M03 Pg 25075  
Linda Smith, County Clerk  
Fee \$ 21.00 # of Pgs 1