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APPOINTMENT OF SUCCESSOR TRUSTEE

KNOW ALL MEN BY THESE PRESENTS, that Cassie A. Kennedy, as grantor(s), and Amerititle, as the Trustee, and Chapel Mortgage Corporation, is the Beneficiary under that certain Trust Deed dated 07/18/2002, and recorded 07/26/2002, in Book/Reel/Volume: M02 at Page 42255 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 3 FIRST AMERICAN WAY, SANTA ANA, CA 92707 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: 12/26, 2003.

COUNTRYWIDE HOME LOANS, INC.

By Thomas Gulick
Typed Name: Thomas Gulick
Title: Act Vice President

STATE OF California)

County of Ventura) ss.

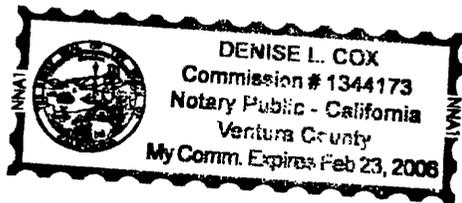
On 12/26/2003, before me, Denise L. Cox, personally appeared Thomas Gulick, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their 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.

Denise L. Cox
Notary Public for California
My commission expires: 12-23-06

(SEAL)

APPOINTMENT OF SUCCESSOR TRUSTEE
RE: Trust Deed from
CASSIE A. KENNEDY
Grantor
To
First American Title Insurance Company
Trustee TS No. 03 -15687
Doc ID
#000207291152005N



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

State of Oregon, County of Klamath
Recorded 01/02/2004 2:26 p.m.
Vol M04 Pg 00205
Linda Smith, County Clerk
Fee \$ 21.00 # of Pgs 1

a/f