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State of Oregon, County of Klamath
Recorded 05/24/2004 2:29 p m
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Linda Smith, County Clerk
Fee \$ 2100 # of Pgs 1

AFTER RECORDING DEPARTMENT
T.D. SERVICE COMPANY, WASHINGTON
1820 East First Street, #210
Santa Ana, CA 92705
(800 843-0260)

1st 386230
T.S. #: 0L-11514
Loan #: 4047395
Title #: 386230/NDS 1953096

APPOINTMENT OF SUCCESSOR TRUSTEE
KNOWN AS MEN BY THESE PRESENTS that: KAYI. GIBB

AMERITITLE is the grantor and
WILMINGTON FINANCE, INC. is the Trustee and
that certain Deed of Trust dated NOVEMBER 7, 2002 is the beneficiary under
NOVEMBER 13, 2002 and recorded on
page 65810-24 in book/reel/volume no. M02 at
or as fee/file instrument/microfilm/reception No. _____
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 of the original trustee named above;

NOW THEREFORE, in view of the premises, the undersigned hereby appoints DAVID A. KUBAT, OSBA #84265 whose address is: 2608 Second Avenue # 339, Seattle, WA 98121 as successor trustee under said trust deed; he to have all the powers of said original trustee, effective forthwith.

In construing this instrument and whenever the context hereof so requires, the masculine gender includes the feminine and the neuter and the singular number includes the plural.

IN WITNESS WHEREOF, the undersigned beneficiary has hereunto set its hand and seal; if the undersigned is a corporation, it has caused its corporate name to be signed and its corporate seal to be affixed hereunto by its officers duly authorized thereunto by order of its Board of Directors.

DATED: MAY 21, 2004

U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR
HOME EQUITY ASSET TRUST 2003-1

By Fairbanks Capital Corp as Attorney-In-Fact


Matt Feeney - Document Control Officer

FOR CORPORATE-ATTY-IN-FACT ACKNOWLEDGEMENT

Commonwealth of: Pennsylvania

COUNTY Of: Montgomery

On MAY 21, 2004, before me, the undersigned, a Notary Public in and for said County and State, personally appeared MATT FEENEY, personally known to me to be the Assistant Secretary/Document Control, of Fairbanks Capital Corp the corporation that executed and whose name is subscribed to the within instrument as the Attorney-In-Fact of U.S. BANK NATIONAL ASSOCIATION and acknowledged to me that they subscribed the name of U.S. BANK NATIONAL ASSOCIATION thereto as Principle and the name of Fairbanks Capital Corp, as Attorney-In-Fact for said U.S. BANK NATIONAL ASSOCIATION, and that said Fairbanks Capital Corp., executed the same as such Attorney-In-Fact.

WITNESS my hand and official seal

 (Seal)
Notary Public in and for said County and State

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
April L. Coffman, Notary Public
Abington Twp., Montgomery County
My Commission Expires June 11, 2007