

05 APR 5 AM 11:22

Vol M05 Page 23303

**Appointment of
Successor Trustee**

To
Fidelity National Title Insurance Company
Successor Trustee

After recording return to (Name, Address, Zip):
Standard Trustee Service Company Washington
2600 Stanwell Drive, Suite 200
P.O. Box 5070
Concord, California 94520

0820 61235

Loan No: 940-2-709433255

State of Oregon, County of Klamath
Recorded 04/05/2005 11:22 Am
Vol M05 Pg 23303
Linda Smith, County Clerk
Fee \$ 21.00 # of Pgs 1

TS No: OSCF061994

KNOW ALL BY THESE PRESENTS that Christopher D. Cook is the Grantor/Trustor and Terrence Hammons-Hammons & Mills, Attorneys is the Trustee, and Discover Bank is the Beneficiary under that certain deed of trust dated October 26, 2002, recorded January 29, 2003, as Instrument No. _____ N/A, in Book M03, at Page 05506, and Official Records of Klamath County, State of Oregon.

The undersigned, who is the present beneficiary under the trust deed, desires to appoint a new trustee in the place and stead of the original trustee named above.

NOW, THEREFORE, the undersigned hereby appoints **FIDELITY NATIONAL TITLE INSURANCE COMPANY, 15661 Red hill Avenue, Suite 201, Tustin, CA 92780** as successor trustee under said trust deed, to have all the power of the 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, if any, affixed by an officer or other person duly authorized to do so by order of its board of directors.

Dated
March 29, 2005

Morgan Stanley Dean Witter Credit Corporation
Assignee of Discover Bank

Dayna M. Syverson
Dayna M. Syverson, Vice-President

State of SOUTH DAKOTA
County of MINNEHAHA

This instrument was acknowledged before me on March 29, 2005 by Dayna M. Syverson, Vice-President of Morgan Stanley Dean Witter Credit Corporation.

Kris M. Lammers
Notary Public Kris M. Lammers

My Commission Expires 9-23-2005

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