

M06-03454

Klamath County, Oregon

02/24/2006 08:20:18 AM

Pages 1 Fee: \$21.00

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APPOINTMENT OF SUCCESSOR OF TRUSTEE

JOSEF KRUHLER AND RHONDA KRUHLER is the grantor, and **MERS AS NOMINEE FOR E-LOAN INC** is the beneficiary under that certain Deed of Trust dated **10-26-04** and recorded on **12-09-04**, as Instrument No. **---**, in Book No. **M04**, at Page No. **84333** in the records of **KLAMATH** County, State of **OREGON** described as follows:

As more fully described in said Deed of Trust.

The undersigned, who is the present beneficiary under said Deed of Trust, desires to appoint a new trustee in the place and stead of **NORTHWEST TRUSTEE SERVICES LLC**;

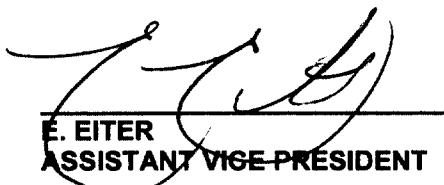
NOW, **THEREFORE**, in view of the premises, the undersigned hereby appoints **PNC BANK NATIONAL ASSOCIATION** as successor trustee under said Deed of Trust, to have all the powers of said original trustee, effective forthwith.

IN WITNESS WHEREOF, the undersigned beneficiary, a corporation, has caused its corporate name to be signed and affixed hereunto by its duly authorized officers.

Dated: **February 15, 2006**

Beneficiary:

MERS AS NOMINEE FOR E-LOAN INC

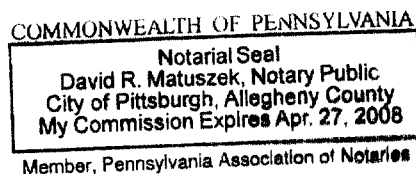
By: 
E. EITER
ASSISTANT VICE-PRESIDENT

State of **PENNSYLVANIA** }
County of **ALLEGHENY** }ss.

On **February 15, 2006**, before me, **DAVID R MATUSZEK**, personally appeared **E. EITER, ASSISTANT VICE PRESIDENT**, 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.


DAVID R MATUSZEK
NOTARY PUBLIC



Loan #: **079-03-00325775** DRM

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