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Klamath County, Oregon

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## APPOINTMENT OF SUCCESSOR OF TRUSTEE

JOSEF KRUHLER is the grantor, and MERS AS NOMINEE FOR E-LOAN INC. is the beneficiary under that certain Deed of Trust dated 12/13/2004 and recorded on 03/16/2005, as Instrument No. --, in Book No. MO5, at Page No. 17174 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 22, 2006

Beneficiary:  
MERS AS NOMINEE FOR E-LOAN INC.

By:

  
E. EITER  
ASSISTANT VICE PRESIDENT

State of PENNSYLVANIA }  
County of ALLEGHENY } ss.

On February 22, 2006, before me, DARLENE JERMALOWSKI, 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.

  
DARLENE JERMALOWSKI  
NOTARY PUBLIC

Notarial Seal  
Darlene Jermalowski, Notary Public  
City of Pittsburgh, Allegheny County  
My Commission Expires July 22, 2006  
Member, Pennsylvania Association of Notaries

Loan #: 79-3-0340393 DMJ