

After Recording Return to:
SHAPIRO & KREISMAN
522 S.W. Fifth Ave., #825
Portland, Oregon 97204
Lender Loan #:922051
S&K #95-11796

K-48539

SUBSTITUTION OF TRUSTEE

WHEREAS, the undersigned desires to substitute a new Trustee under the Following described Trust Deed in the place and stead of the present Trustee thereunder, and

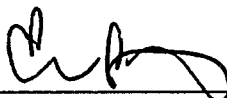
WHEREAS, Danny Ray West and Lisa Dawn West, husband and wife was the original grantor, The Benj. Franklin Federal Savings and Loan Association was the original beneficiary, and First American Title Insurance Company was the original trustee, and the trust deed is dated February 14, 1989 and was recorded February 16, 1989 in Volume M89 at Page 2980, in the official records of Klamath County, Oregon and

WHEREAS, the undersigned is the present Beneficiary under the Trust Deed.

NOW, THEREFORE, the undersigned hereby substitutes KELLY D. SUTHERLAND, SHAPIRO & KREISMAN, 522 S.W. Fifth Avenue, Suite 825, Portland, OR 97204 as Trustee under said Trust Deed.

Date: 9-28-95

Bankers Trust Company of California, N.A., as Trustee
under that certain Pooling and Servicing Agreement dated
as of December 1, 1992, for RTC Mortgage Pass-Through
Certificates, Series 1992-18p

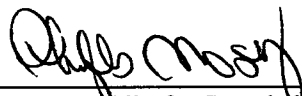


TITLE EDWIN G. MOSKOVITZ, ATTY-IN-FACT

STATE OF TN.)
) SS.
COUNTY OF SHELBY)

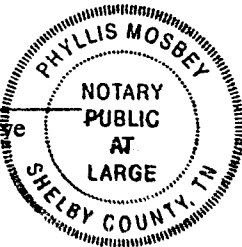
On this 28th day of september, 19 95, before me the undersigned a Notary Public appeared EDWIN G. MOSKOVITZ personally known to me or proved to me on the basis of satisfactory evidence to be the ATTY-IN-FACT of the corporation that executed the within instrument, also know to me to be the person(s) who executed the within instrument on behalf of the corporation therein named, and acknowledged to me that such corporation executed the same.

IN WITNESS WHEREOF I have hereunto set my hand and affixed my official seal, the date first hereinabove written.



Notary Public for State indicated above
My commission expires:

My Commission Expires January 8, 1996



STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Klamath County Title Company the 6th day
of October A.D., 19 95 at 2:13 o'clock P M., and duly recorded in Vol. M95
of Mortgages on Page 27051

FEE \$10.00

Bernetha G. Letsch, County Clerk
By Annette Mueller