

Prepared by and return to:
Carol Hendrix
RBMG, Inc.
7909 Parklane Rd. Suite 150
Columbia, SC 29223

Loan: 117665

STATE OF OREGON
COUNTY OF KLAMATH

SUBSTITUTION OF TRUSTEE

WHEREAS, JACK L. CHRISTIAN, AND OPAL G. CHRISTIAN, as the original Trustor, KLAMATH COUNTY TITLE CO. was the original Trustee, and JACKSON COUNTY FEDERAL BANK was the original Beneficiary under that certain Deed of Trust dated JULY 2, 1992 recorded as Document No.: 47193 dated JULY 8, 1992 in the KLAMATH County Recorder's Office on the following described property:

SEE EXHIBIT "A" ATTACHED HERTO AND MADE A PART HEREOF.

ASSESSORS PARCEL NUMBER: 3909-11AC-2600 (KEY #549375)

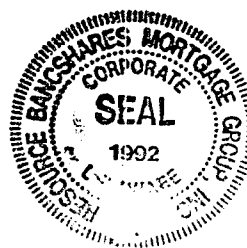
WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust, in the place and stead of the original Trustee thereunder.

NOW THEREFORE, the undersigned hereby substitutes MOUNTAIN TITLE COMPANY as substitute Trustee in their place and stead in that Deed of Trust recorded as Document No.: 47193 in aforesaid Public Registry and is vested with all of the rights, powers and privileges of the original Trustee.

IN WITNESS WHEREOF, Resource Bancshares Mortgage Group, Inc. has duly executed this instrument this 30th day of April, 1996.

RESOURCE BANCSHARES MORTGAGE GROUP, INC.

BY: William Morgan
William Morgan,
Assistant Vice President

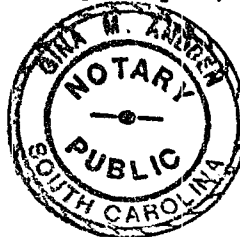


STATE OF SOUTH CAROLINA
COUNTY OF RICHLAND

On this, the 30th day of April, 1996, before me, Gina M. Andren, a Notary Public for said County and State, personally appeared William Morgan, who acknowledged that he is the Assistant Vice President of Resource Bancshares Mortgage Group, Inc. and that by authority duly given and as the act of the Corporation, the foregoing instrument was executed for the purposes therein contained by signing the name of the corporation by herself as Assistant Vice President.

WITNESS, my hand and Notarial seal this the 30th day of April, 1996.

Gina M. Andren
Gina M. Andren, Notary Public
My Commission Expires July 27, 2004.



307890-5

14869

12828

The Westerly 66.3 feet of Tract 47 of Homedale, Klamath County, Oregon, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon, and being more particularly described as follows:

Beginning at a point on the South side of Harlan Drive (formerly First Avenue) of Homedale, at the most Northerly corner of said Tract 47; thence Southeasterly along the South side of Harlan Drive a distance of 66.3 feet; thence Southwesterly parallel to the Southeasterly line of said Tract 47, a distance of 300 feet to the Southwesterly line of said Tract 47; thence Northwesterly along the Southwesterly line of said Tract 47, a distance of 66.3 feet to the most Westerly corner of said Tract; thence Northeasterly along the Northwesterly line of said tract, a distance of 300 feet to the place of beginning.

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of AmeriTitle the 6th day
of May A.D., 19 96 at 10:46 o'clock AM., and duly recorded in Vol. M96,
of Mortgages on Page 12827.

Bernetha G. Letsch, County Clerk

By Cherry Russell

FEE \$15.00