

Oregon

Prepared by:

Deborah M. Gaulocher, 1084760212
 NationsBanc Mortgage Corporation
 205 Park Club Lane
 Buffalo, NY 14231-9000
 1 (800) 285-6000

When recorded mail to:

Bradford D Howard
 Carole M Howard
 336 Pine Grove Rd.
 Klamath Falls, OR 97603

Substitution of Trustee

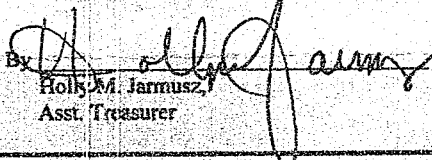
WHEREAS, Mountain Title Company of Klamath County, the present Trustee of record under that certain Deed of Trust executed on April 20, 1993 by Bradford D Howard and Carole M Howard, Trustees, to Mountain Title Company of Klamath County, Trustee, recorded in the official records of the County of Klamath, Oregon on April 26, 1993, Book M93, Page 8851 and described as follows:
 See Attached

AND WHEREAS the undersigned NationsBanc Mortgage Corporation is the present holder of the beneficial interest under said Deed of Trust and does hereby appoint NationsBank, N.A. as Trustee in place and stead of said Mountain Title Company of Klamath County.

NOW, THEREFORE, upon recordation of this document, the undersigned does hereby discharge the present Trustee and appoint NationsBank, N.A. as new Trustee who shall succeed to all the powers, duties, authority and title of the former Trustee.

Dated December 9, 1997.

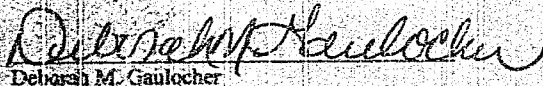
NationsBanc Mortgage Corporation as Servicer for Residential Funding Corporation

By 
 Holly M. Jarmusz,
 Asst. Treasurer

State of New York
 County of Erie

On December 9, 1997 before me, the undersigned, personally appeared Holly M. Jarmusz, title of Asst. Treasurer of NationsBanc Mortgage Corporation personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity and that by his/her signature on the instrument the person or entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.


 Deborah M. Gaulocher

Notary Public, State of New York
 Qualified in Erie County
 Commission Expires October 15, 1998

STATE OF OREGON,
 County of Klamath ss.

Filed for record at request of:

NationsBanc Mort.

on this 9th day of February A.D., 1998
 at 2:25 o'clock P. M. and duly recorded
 in Vol. M98 of Mortgages Page 4138

Bernetha G. Letsch, County Clerk

By 
 Fee \$10.00 Deputy