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Vol. M98 Page 24604

After Recording Return to:
Kelly D. Sutherland
SHAPIRO & KREISMAN
522 S.W. Fifth Ave., #300
Portland, Oregon 97204
Lender Loan #: 14936236
S&K #98-13021

ATC # 040489.5

SUBSTITUTION OF TRUSTEE

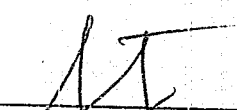
WHEREAS, the undersigned, Homeside Lending, Inc., desires to substitute a new Trustee under the Following described Trust Deed in the place and stead of the present Trustee thereunder, and

WHEREAS, Henry L. Delaney, Jr. and Nikki S. Delaney, as tenants by the entirety was the original grantor, North American Mortgage Company was the original beneficiary, and Mountain Title Company was the original trustee, and the trust deed is dated September 22, 1995 and was recorded October 3, 1995 in Book M95 at Page 26680, Instrument/Recorder's Fee No. None, in the official records of Klamath County, Oregon and

WHEREAS, Homeside Lending, Inc. 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 300, Portland, OR 97204 as Trustee under said Trust Deed.

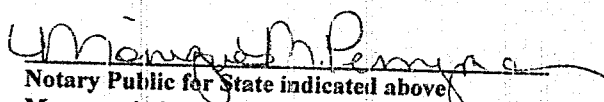
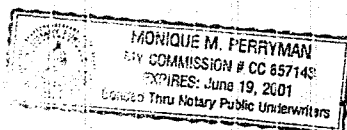
24605

Date: 6/22/98HomeSide Lending, Inc., successor by merger to
BancPlus Mortgage Corporation

 NAME: Stephen H. Salkay
 TITLE: Vice President

 STATE OF FLORIDA)
) SS.
 COUNTY OF DUVAL)

On this 22nd day of June, 1998, before me the undersigned a Notary Public appeared Stephen H. Salkay personally known to me or proved to me on the basis of satisfactory evidence to be the Vice President of the corporation that executed the within instrument, also known to me to be the person 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:


STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Aspen Title & Escrow the 10th day
 of July A.D., 19 98 at 11:39 o'clock A M., and duly recorded in Vol. M98
 of Mortgages on Page 24604.

FEE \$15.00

Bernetha G. Letsch, County Clerk

By Caroline Nielsen