

Oregon

Prepared by:
 Jolene M. Ochal, 1084700226
 NationsBanc Mortgage Corporation
 205 Park Club Lane
 Buffalo, NY 14231-9000
 1 (800) 285-6000

When recorded mail to:
 Frank A Cornelius
 Diana Cornelius
 301 Front St
 Klamath Falls, OR 97601

STATE OF OREGON,
 County of Klamath ss.

Filed for record at request of:

NationsBanc Mort.

on this 28th day of July A.D. 1998
 at 10:54 o'clock A. M. and duly recorded
 in Vol. M98 of Mortgages Page 27545

Bernetha G. Letsch, County Clerk

By Kathleen Rose

Fee, \$10.00

Deputy.

Substitution of Trustee

WHEREAS, Mountain Title Company of Klamath County, the present Trustee of record under that certain Deed of Trust executed on June 17, 1992 by Frank A Cornelius and Diana Cornelius, Trustors, to Mountain Title Company of Klamath County, Trustee, recorded in the official records of the County of Klamath, Oregon on June 19, 1992, as Inst. No. 46418, Book M92, Page 13498 and described as follows: Lot 12 in Block 307, Darrow Addition to the City of Klamath Falls, according to the Official Plat thereof on file in the Office of the County Clerk of Klamath County, Oregon. Code 1 Acct. 3809 033DD 05500 Key 634077

AND WHEREAS the undersigned ** 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 JUL 07 1998

** BANKERS TRUST COMPANY, AS TRUSTEE
 RESIDENTIAL FUNDING CORPORATION
 ATTORNEY - IN - FACT

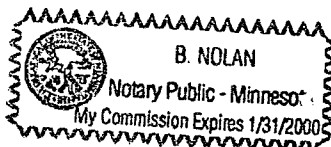
By D. Kluegel
 D. KLUegel
 ASSISTANT VICE PRESIDENT

State of _____
 County of _____

On JUL 07 1998 before me, the undersigned, personally appeared D. KLUegel, title of ASSISTANT VICE PRESIDENT of RESIDENTIAL FUNDING 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.

B. Nolan
 B. NOLAN
 Notary Public, State of MINNESOTA
 Qualified in HENNEPIN County
 Commission Expires 7/31/2000



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