

State of Oregon  
 County of Klamath  
 Prepared by:  
 Holly Suckow, 1006724080  
 NationsBanc Mortgage Corporation  
 205 Park Club Lane  
 Buffalo, NY 14231-9000  
 1 (800) 285-6000

STATE OF OREGON,  
 County of Klamath ss.

Filed for record at request of:

NationsBanc Mort.  
 on this 18th day of August A.D., 1998  
 at 10:53 o'clock A. M. and duly recorded  
 in Vol. M98 of Mortgages Page 30338

Bernetha G. Letsch, County Clerk

When recorded mail to:  
 James Caylor  
 Virginia Dowling  
 1545 Pacific Ter  
 Klamath Falls, OR 97601

By Kathleen Rose  
 Fee, \$10.00 Deputy.

### Substitution of Trustee

WHEREAS, MOUNTAIN TITLE COMPANY OF KLAMATH, the present Trustee of record under that certain Deed of Trust executed on M9401-19-94 by James Caylor and Virginia Dowling, Trustees, to MOUNTAIN TITLE COMPANY OF KLAMATH, Trustee, recorded in the official records of the County of Klamath, Oregon on January 26, 1994, as Inst. No. 74873, Book M94, Page 2370 and described as follows:

LOTS 4 AND 5 IN BLOCK 7 OF HILLSIDE 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, ACCOUNT #3809-028BB-00600 KEY 187176 CODE 001

Bankers Trust Company as Trustee Residential

AND WHEREAS the undersigned Funding Corporation Attorney in Fact 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.

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 July 28, 1998

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

By D. Kluegel  
D. KLUEGEL  
Assistant Vice President

State of MINNESOTA  
 County of HENNEPIN

On 7-28-98 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.

Sara L Way

Notary Public, State of  
 Qualified in  
 Commission Expires

