

After Recording Return To:
Glenn H. Prohaska
4425 SW Corbett Avenue
Portland, Oregon 97201

SUBSTITUTION OF TRUSTEE

Loan No. 45400262

THE STATE OF MINNESOTA
COUNTY OF RAMSEY

KNOW ALL PERSONS BY THESE PRESENTS:

WHEREAS, by Deed of Trust (herein "Deed of Trust") dated OCTOBER 15, 1993, WILLIAM TERRY GARDINER & GLENDA JEAN GARDINER as Grantor, conveyed to JOHN L. LANGSLET Trustee, for the benefit of GREEN TREE FINANCIAL CORPORATION, certain property situated in KLAMATH County, OREGON, being described as follows:

Legal Description: SEE ATTACHED LEGAL DESCRIPTION

to secure the payment of one certain Home Improvement Retail Installment Contract (herein the "Contract") which Contract was assigned to Green Tree Financial Corporation, ("Green Tree") therein described in the principal amount of \$94728.54, which Deed of Trust is recorded in Register of Deeds office on OCTOBER 22, 1993, Book No. M93, Page No. 27744, Instrument No. 70137, and the Deed of Trust Assignment to Green Tree was recorded in Book No. N/A, Page No. N/A, Instrument No. N/A of the Deed of Trust Records of KLAMATH County, OREGON; and

WHEREAS, Green Tree, the Beneficiary in said Deed of Trust, desires to appoint a Substitute Trustee.

NOW THEREFORE, the undersigned, Green Tree, the holder of the Contract described in said Deed of Trust and Beneficiary of said Deed of Trust has named and appoint, and by these presents does name and appoint GLENN H. PROHASKA, Substitute Trustee.

WITNESS my hand on AUGUST 4, 1998.

GREEN TREE FINANCIAL SERVICING CORPORATION, SUBSERVICER FOR GREEN TREE FINANCIAL CORPORATION

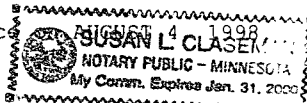
CARMEN J. COYLE
Vice President

STATE OF MINNESOTA)
COUNTY OF RAMSEY) ss:

BEFORE ME, the Undersigned Authority, on this day personally appeared Carmen J. Coyle of Green Tree Financial Servicing Corporation, known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that the same was the act of said corporation and that consideration therein expressed.

GIVEN under my hand and seal of office

Susan L. Clasen, Notary Public
My commission expires: January 31, 2000



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LEGAL DESCRIPTION

Lot 4, Block 3, TRACT 1203, COUNTRY VILLAGE, in the County of
KLAMATH, State of Oregon.

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of _____ the _____ day
of September A.D., 19 98 at 10:13 o'clock A M., and duly recorded in Vol. M98
of _____ Mortgages _____ on Page 32574.

FEE \$15.00

By Kathleen Ross Bernetha G. Letsch, County Clerk