

State of Oregon
 County of Klamath
 Prepared by:
 Holly Suckow, 1092592367
 NationsBank Mortgage Corporation
 205 Park Club Lane
 Buffalo, NY 14231-9000
 1 (800) 285-6000
 Investor #
 When recorded mail to:
 J Bret Pinkard
 Deanna M Pinkard
 3723 Lamarada Way
 Klamath Falls, OR 97603

STATE OF OREGON,
 County of Klamath ss.
 Filed for record at request of:
 NationsBank
 on this 14th day of October A.D., 1998
 at 2:17 o'clock P. M. and duly recorded
 in Vol. M98 of Mortgages Page 37681
 Bernetha G. Leisch, County Clerk
 By Kathleen Brown
 Fee, \$10.00 Deputy

Substitution of Trustee

WHEREAS, KLAMATH COUNTY TITLE COMPANY, the present Trustee of record under that certain Deed of Trust executed on September 20, 1991 by J Bret Pinkard and Deanna Pinkard, Trustors, to KLAMATH COUNTY TITLE COMPANY, Trustee, recorded in the official records of the County of Klamath, Oregon on September 24, 1991, Book M91, Page 19221 and described as follows: LOT 6 IN BLOCK 3 OF TRACT NO. 1085 COUNTRY GREEN, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON

AND WHEREAS the undersigned X 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 KLAMATH COUNTY TITLE COMPANY.

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 SEP 21 1998

X Oregon Housing Agency, State of Oregon
 By Kari Cleveland
 KARI CLEVELAND
 AUTHORIZED SIGNER
 HOUSING FINANCE SECTION

State of Oregon
 County of Marion
 On SEP 21 1998 before me, the undersigned, personally appeared Kari Cleveland title of Authorized Signer of Oregon Housing & Community Services Dept 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.

Craig E. Thilstrom
 Notary Public, State of Oregon
 Qualified in Marion County
 Commission Expires 6-9-01

