

Prepared by and return to:
Green Tree Financial Servicing Corporation
500 Landmark Towers
345 St. Peter Street
Saint Paul, MN 55102
888/643-0202

SUBSTITUTION OF TRUSTEE

Loan No. 45403150

THE STATE OF MINNESOTA
COUNTY OF RAMSEY

KNOW ALL PERSONS BY THESE PRESENTS:

WHEREAS, by Deed of Trust (herein "Deed of Trust") dated July 24, 1995, James P. McGrath as Grantor, conveyed to Bonnie F. Serkin Trustee, for the benefit of Green Tree Financial Servicing Corporation, certain property situated in Klamath County, Oregon, being described as follows:

Legal Description: See Attached Legal Description

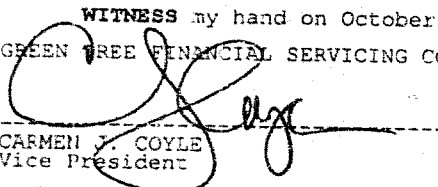
to secure the payment of one certain Retail Installment Contract (herein the "Contract") which Contract was assigned to Green Tree Financial Servicing Corporation, ("Green Tree") therein described in the principal amount of \$53,173.66, which Deed of Trust is recorded in Register of Deeds office on August 31, 1995, Book No. Vol M95, Page No. 23559, Instrument No. 5447, 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. Pronaska, Substitute Trustee.

WITNESS my hand on October 22, 1998.

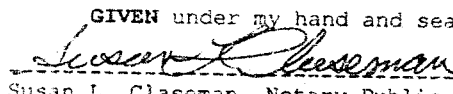
GREEN TREE FINANCIAL SERVICING CORPORATION

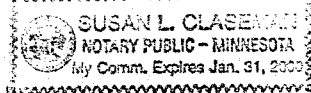

CARMEN J. COYLE
Vice President

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 on October 22, 1998.


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



ck
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EXHIBIT "A"

LOT 8, BLOCK 2, TRACT 1269, FIRST ADDITION TO COUNTRY GREEN, in the County of Klamath, State of Oregon.

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Aspen Title & Escrow the 31st day
of Aug A.D., 19 95 at 11:09 o'clock A M., and duly recorded in Vol. M95
of Mortgages on Page 23559

FEE \$20.00

By Bernetha G. Letsch County Clerk

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STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Green Tree Financial the 19th day
of November A.D., 19 98 at 3:46 o'clock P. M., and duly recorded in Vol. M98
of Mortgages on Page 42528

FEE \$15.00

By Kordun Ross Bernetha G. Letsch, County Clerk