

State of Oregon
 County of Klamath
 Prepared by:
 Pamela C. Parks, 1084790896
 NationsBanc Mortgage Corporation
 205 Park Club Lane
 Buffalo, NY 14231-9000
 1 (800) 285-6000
 Investor #
 When recorded mail to:
 Robert Lander

16122 Timberline Ln
 Klamath Falls, OR 97601

Substitution of Trustee

WHEREAS, Aspen Title & Escrow, Inc., the present Trustee of record under that certain Deed of Trust executed on July 28, 1993 by Robert Lander, Trustor, to Aspen Title & Escrow, Inc., Trustee, Original Beneficiary Jackson County Federal Bank recorded in the official records of the County of Klamath, Oregon on August 3, 1993, Book M93, Page 19053 as described in recorded Deed of Trust.

AND WHEREAS the undersigned DL 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 Aspen Title & Escrow, Inc..

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 OCT 28 1998

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

By D. Kluegel

D. KLUEGEL

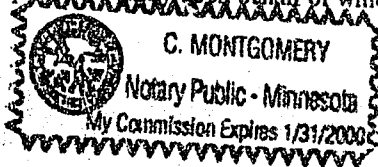
ASSISTANT VICE PRESIDENT

State of MINNESOTA
 County of HENNEPIN

On OCT 28 1998

D. KLUEGEL before me, the undersigned, personally appeared
 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.



C. Montgomery
C. MONTGOMERY
 Notary Public, State of MINNESOTA
 Qualified in HENNEPIN County
 Commission Expires 1/31/2000

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of NationsBanc the 30th day
 of November A.D., 19 98 at 3:22 o'clock P. M., and duly recorded in Vol. M98
 of Mortgages on Page 43622.

FEE \$10.00

Bernetha G. Letsch, County Clerk
 By Kathleen Ross

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