

**State of Oregon
County of Klamath**

Prepared by:

Pamela C. Parks, 1084745676

NationsBanc Mortgage Corporation

205 Park Club Lane

Buffalo, NY 14231-9000

1 (800) 285-6000

Investor #

When recorded mail to:

Laurie J Youngberg

Mark W Greif

5816 Southgate Dr

Klamath Falls, OR 97603

STATE OF OREGON,
County of Klamath ss.

Filed for record at request of:

NationsBanc Mort.on this 10th day of December A.D., 1998
at 10:02 o'clock A. M. and duly recorded
in Vol. M98 of Mortgages Page 45093

Bernetha G. Letsch, County Clerk

By Kathleen Ross

Fee, \$10.00

Deputy.

Substitution of Trustee

WHEREAS, Mountain Title Company of Klamath County, the present Trustee of record under that certain Deed of Trust executed on February 10, 1993 by Laurie J Youngberg and Mark W Greif, Trustors, to Mountain Title Company of Klamath County, Trustee, Original Beneficiary Jackson County Federal Bank recorded in the official records of the County of Klamath, Oregon on February 19, 1993, Book M93, Page 3531 as described in recorded Deed of Trust.

AND WHEREAS the undersigned * 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 County.

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 NOV 12 1998

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

By

D. KLUEGELASSISTANT VICE PRESIDENTState of MINNESOTACounty of HENNEPINOn NOV 12 1998before me, the undersigned, personally appeared
D. KLUEGEL title of ASSISTANT VICE PRESIDENT ofRESIDENTIAL 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 MINNESOTAQualified in HENNEPIN CountyCommission Expires 1-31-2000