

Prepared by and return to:
Green Tree Financial Servicing Corporation
500 Landmark Towers
345 St. Peter Street
Saint Paul, MN 55102
636/643-0202

SUBSTITUTION OF TRUSTEE

Loan No. 45406380

THE STATE OF MINNESOTA
COUNTY OF RAMSEY

KNOW ALL PERSONS BY THESE PRESENTS:

WHEREAS, by Deed of Trust (herein "Deed of Trust") dated n/a, Joe David and Kassandra David as Grantor, conveyed to Nancy L. Peterson 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

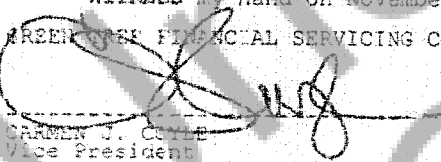
to secure the payment of one certain Retail Installment Contract (herein the "Contract") which Contract was assigned to Green Tree Financial Servicing Corporation, ("Green Tree") therein described in the principal amount of \$79,977.00, which Deed of Trust is recorded in Register of Deeds office on September 24, 1997, Book No. Vol M97, Page No. 31229, Instrument No. 45761, 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. Frohaska, Substitute Trustee.

WITNESS my hand on November 03, 1998.

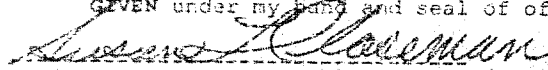
GREEN TREE FINANCIAL SERVICING CORPORATION


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 November 03, 1998.


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

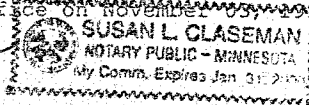


EXHIBIT "A"
DESCRIPTION OF PROPERTY

31235

3899

A parcel of land situated in the NE 1/4 SW 1/4 of Section 12, Township 39 South, Range 3 E.W.M., Klamath County, Oregon, more particularly described as follows:

Beginning at a 5/8" iron pin on the South right of way line of Balsam Drive which bears S. 01°56' E. a distance of 30.02 feet from the iron monument marking the Northwest corner of said NE 1/4 SW 1/4; thence S. 01°56' E. along the West line of said NE 1/4 SW 1/4 a distance of 549.98 feet to a 5/8" iron pin; thence N. 89°49' E. a distance of 150.0 feet to a 5/8" iron pin; thence N. 01°56' W., parallel with the West line of said NE 1/4 SW 1/4, a distance of 550.0 feet, more or less, to a point on the South line of said Balsam Drive; thence S. 89°49' W. along said south line a distance of 150.0 feet, more or less to the point of beginning.

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Klamath County Title the 24th day
of Sept. A.D., 19 97 at 2:58 o'clock P.M., and duly recorded in Vol. 897
of Mortgages on Page 31235
By Bernetha G. Letcher County Clerk
FEE \$40.00 INDEXED
D 1

This report is for the exclusive use of the parties herein shown and is preliminary to the issuance of a title insurance policy and shall become void unless a policy is issued, and the full premium paid.

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Glenn Prohaska the 2nd day
of February A.D., 1999 at 1:54 o'clock P. M., and duly recorded in Vol. 899
of Mortgages on Page 3898
by Linda Smith, County Clerk
FEE \$15.00