

STATE OF OREGON,
County of Klamath ss.

Filed for record at request of:

the 2nd day of February A.D., 1999
at 1:54 o'clock P. M., and duly recorded
in Vol. M99, of Mortgages on Page 3917

Linda Smith, County Clerk

By Kathleen Rozas, Deputy

Fee, \$10.00

SUBSTITUTION OF TRUSTEE

Loan No. 45405262

THE STATE OF MINNESOTA
COUNTY OF RAMSEY

KNOW ALL PERSONS BY THESE PRESENTS:

WHEREAS, by Deed of Trust (herein "Deed of Trust") dated January 17, 1997, Philip R. Gibson / Barbara J. Gibson 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:

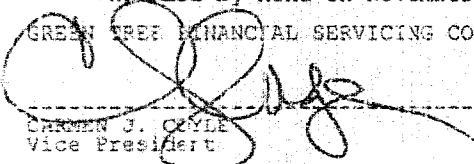
Legal Description: Lot 16, Block 5, Mountain Lakes Home sites *in the County of Klamath, STATE of Oregon*
to secure the payment of one certain Retail Installment Contract (herein the "Contract") which Contract was assigned to Green Tree Financial Servicing Corporation, ("Green Tree") therein described in the principal amount of \$60,892.63, which Deed of Trust is recorded in Register of Deeds office on January 24, 1997, Book No. Vol M97, Page No. 2241-2243, Instrument No. n/a, 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 Frohaska, Substitute Trustee.

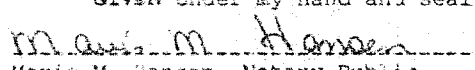
WITNESS my hand on November 23, 1998.

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 23, 1998.


Mavis M. Hansen, Notary Public
My commission expires: January 31, 2000
