

Prepared by and return to:  
Green Tree Financial Servicing Corporation  
300 Landmark Towers  
140 St. Peter Street  
Saint Paul, MN 55102  
600.643-0202

**SUBSTITUTION OF TRUSTEE**

Loan No. 45401041

THE STATE OF MINNESOTA  
COUNTY OF RAMSEY

KNOW ALL PERSONS BY THESE PRESENTS:

WHEREAS, by Deed of Trust (herein "Deed of Trust") dated May 04, 1994, Steve J. Hovley and Cherie I. Hovley as Grantor, conveyed to Timothy E. Miller Trustee, for the benefit of Green Tree Financial Corporation, certain property situated in Klamath County, Oregon, being described as follows:

Legal Description: See Attached Legal Description

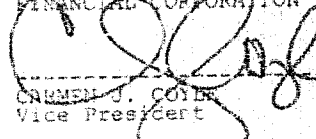
to secure the payment of one certain Home Improvement Retail Installment Contract (herein the "Contract") which Contract was assigned to Green Tree Financial Corporation, ("Green Tree") therein described in the principal amount of \$39,204.35, which Deed of Trust is recorded in Register of Deeds Office on May 17, 1994, Book No. Vol M94, Page No. 15564-15565, Instrument No. 81154, 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. Puhaska, Substitute Trustee.

WITNESS my hand on November 23, 1998.

GREEN TREE FINANCIAL SERVICING CORPORATION, SUBSERVICER FOR GREEN TREE FINANCIAL CORPORATION

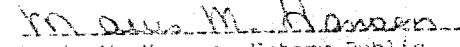
  
CARMEN J. COYLE  
Vice President

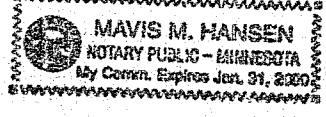
STATE OF MINNESOTA }  
COUNTY OF RAMSEY } ss:



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



A tract of land situated in Government Lot 3, being the NW1/4 of the SW1/4 of Section 31, Township 37 South, Range 11 East of the Willamette Meridian, Klamath County, Oregon, being more particularly described as follows:

beginning at a point on the West line of said Government Lot 3, said point being South 00 degrees 05'06" East, 900.00 feet from the brass cap monument marking the West quarter corner of said Section 31; thence South 89 degrees 55'49" East, 484.00 feet; thence North 00 degrees 05'06" West, 343.16 feet; thence South 89 degrees 57'09" East, 792.41 feet to the East line of said Government Lot 3; thence South 00 degrees 31'12" East, 40.00 feet; thence North 89 degrees 57'09" West, 560.29 feet; thence South 00 degrees 31'12" East, 724.00 feet to the South line of said Government Lot 3; thence North 89 degrees 57'09" West, 721.92 feet to the Southwest corner of said Government Lot 3; thence North 00 degrees 05'06" West, 420.99 feet to the point of beginning.

STATE OF OREGON: COUNTY OF KLAMATH: ss.

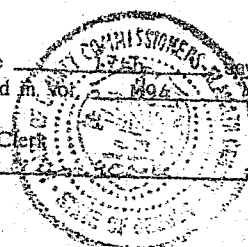
Filed for record at request of Mountain Title Co the May A.D. 19 94 at 1:45 o'clock P M., and duly recorded in Vol. 106 of Mortgages on Page 15564

FEE \$15.00

Return: Mountain Title Co

Evelyn Biehn - County Clerk

By [Signature]



INDEXED  
[Handwritten marks]

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Glenn Prohaska the February A.D. 1999 at 1:55 o'clock P M., and duly recorded in Vol. M99 of Mortgages on Page 3923

FEE \$15.00

Linda Smith, County Clerk

by [Signature]