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'99 FEB 10 A11 :50

State of Oregon
County of Klamath
Prepared by:
Donna Haentges, 1084736410
NationsBanc Mortgage Corporation
205 Park Club Lane
Buffalo, NY 14231-9000
1 (800) 285-6000
Investor #
When recorded mail to:
Teryal L Wilkenson
Leslie J Wilkenson
5837 Alva Ave
Klamath Falls, OR 97603

STATE OF OREGON, ss.
County of Klamath

Filed for record at request of:

the ___10th___ day of __February__ A.D., __1999__
at ___11:50___ o'clock _____A.__ M., and duly recorded
in Vol. ____M99____, of __Mortgages__ on Page _4845_.
Linda Smith, County Clerk

By _Kathlun Rosa_____, Deputy

Fee, $10.00

Substitution of Trustee

WHEREAS, ASPEN TITLE & ESCROW, the present Trustee of record under that certain Deed of Trust executed on December 22, 1992 by Teryal LEE Wilkenson and Leslie J Wilkenson, Trustors, to ASPEN TITLE & ESCROW, Trustee, Original Beneficiary JACKSON COUNTY FEDERAL BANK recorded in the official records of the County of Klamath, Oregon on December 28, 1992, as inst. No. 55684, Book M92, Page 30744 as described in recorded Deed of Trust.

AND WHEREAS the undersigned ___X_____ 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.

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 _____JAN 2 6 1999_____.

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

By _____

B. BRANDENBURG Assistant Vice President

State of New York
County of Erie

On ___JAN 2 6 1999___ before me, the undersigned, personally appeared ___B. BRANDENBURG___, 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.

M Stoffel

Notary Public, State of _____
Qualified in _____ County
Commission Expires _1-31-2010_

M. STOFFEL
Notary Public - Minnesota
My Commission Expires 1/31/2000