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'99 APR -9 P3:49

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After Recording Return To:  
 Glenn H. Prohaska  
 4425 SW Corbett Avenue  
 Portland, Oregon 97201

### SUBSTITUTION OF TRUSTEE

Loan No. 45402639

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, Arnold V. Kovin Jr. and Jeanne K. Kovin as Grantor, conveyed to Bonnie L. Serkin Trustee, for the benefit of Green Tree Financial Corporation, certain property situated in Klamath County, Oregon, being described as follows:

Legal Description: Lot 6, Block 3 of Rainbow Park on the Williamsen according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon

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 \$69,033.11, which Deed of Trust is recorded in Register of Deeds office on June 5, 1995, Book No. M95, Page No. 14819, 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 H. Prohaska, Substitute Trustee.

WITNESS my hand on March 3, 1999.

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

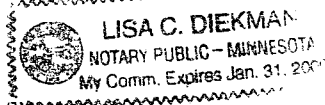
CARMEN J. COYLE  
 Vice President

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 March 3, 1999.

*Lisa C. Diekman*  
 Lisa C. Diekman, Notary Public  
 My commission expires: January 31, 2000



STATE OF OREGON : COUNTY OF KLAMATH ss.

Filed for record at request of Glenn H. Prohaska the 9th day  
 of April A.D. 1999 at 3:49 o'clock P. M., and duly recorded in Vol. M99  
 of Mortgages on Page 12873  
 Linda Smith, County Clerk

FEE

\$10.00

by *Kathleen Rosa*