

State of Oregon
 County of Klamath
 Prepared by:
 Donna Haentges, 1084798360
 Bank of America Mortgage
 205 Park Club Lane
 Buffalo, NY 14231-9000
 1 (800) 285-6000
 Investor #
 When recorded mail to:
 Bill J McPhetridge
 6275 Nw Grimes Rd
 Prineville, OR 97754

State of Oregon, County of Klamath
 Recorded 6/11/99, at 2:26 p.m.
 In Vol. M99 Page 23139
 Linda Smith,
 County Clerk Fee\$ 10- HN

Substitution of Trustee

WHEREAS, Aspen Title & Escrow, Inc., the present Trustee of record under that certain Deed of Trust executed on September 8, 1993 by Bill J McPhetridge, Trustor, to Aspen Title & Escrow, Inc., Trustee, Original Beneficiary Jackson County Federal Bank recorded in the official records of the County of Klamath, Oregon on September 13, 1993, as Inst. No. 67986, Book M93, Page 23454 as described in recorded Deed of Trust.

BANKERS TRUST COMPANY AS TRUSTEE

AND WHEREAS the undersigned _____ 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, Inc..

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 MAY 26 1999

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

By KSANDX
KSANDX Assistant Vice President

~~State of New York~~ MINNESOTA
~~County of Erie~~ HENNEPIN

On MAY 26 1999 before me, the undersigned, personally appeared _____, 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.

Notary Public, State of _____
 Qualified in _____
 Commission Expires _____

