

State of Oregon
 County of Klamath
 Prepared by: Dedra Cowherd
 Loan Number: 108279068
 Bank of America

Investor # 0000331807
 When recorded mail to:
 Wilbur C Osterberg
 Sharon C Osterberg
 5848 Main St
 Springfield, OR 974786971

Substitution of Trustee

WHEREAS, Aspen title & Escrow, Inc., the present Trustee of record under that certain Deed of Trust executed on August 10, 1987 by Wilbur C Osterberg and Sharon C Osterberg, Trustors, to Aspen title & Escrow, Inc., Trustee, Original Beneficiary American Savings and Loan Association recorded in the official records of the County of Klamath, Oregon on Date August 17, 1987 as Instrument No. 78191 in Book/Reel M87 Page/Image 14735' DATE in Book/Reel Page/Image as described in recorded Deed of Trust.

AND WHEREAS the undersigned State Street Bank and Trust Company ^{as Trustee} is the present holder of the beneficial interest under said Deed of Trust does hereby appoint Bank of America, 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 Bank of America, N.A. as new Trustee who shall succeed to all the powers, duties, authority and title of the former Trustee.

Dated JAN 17 2001

State Street Bank & Trust Company as Trustee under that certain Pooling and Servicing Agreement dated as 9/1/91 for RTC Mortgage Pass-Through Certificate Series 1991-6

By BRIAN P. O'CONNOR
Assistant Vice President

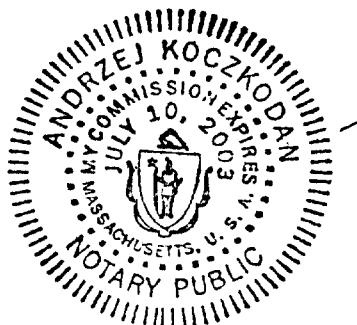
State of Massachusetts
 County of Suffolk

On JAN 17 2001 before me, the undersigned, personally appeared BRIAN P. O'CONNOR as the Assistant Vice President of State Street Bank and Trust Company who is 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.

[Signature]
 Notary Public, State of Massachusetts
 Qualified in Suffolk County
 Commission Expires _____



State of Oregon, County of Klamath
 Recorded 02/21/01, at 9:15 a - m.
 In Vol. M01 Page 6761
 Linda Smith,
 County Clerk Fee \$ 21.00