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COLLEEN NEWTON  
PO243  
OREGON

Vol M95 Page 24111

RECORDING REQUESTED BY:  
NBMC OF NEW YORK  
WHEN RECORDED MAIL TO:

09-07-95A10:54 RCVD

*Dean A Flohr*  
*4303 Denver Ave*  
*Klamath Falls, OR 97603*

*M735608 -HR*

SUBSTITUTION OF TRUSTEE

WHEREAS, MOUNTAIN TITLE COMPANY OF KLAMATH COUNTY, THE  
PRESENT TRUSTEE OF RECORD UNDER THAT CERTAIN DEED OF TRUST EXECUTED ON  
JUNE 13, 1994, BY DEAN A FLOHR

TO MOUNTAIN TITLE COMPANY OF KLAMATH  
RECORDED ON THE JUNE 30, 1994, AS INST. NO. 83635, BOOK M94,  
PAGE 20457, OF OFFICIAL RECORDS IN THE OFFICE OF THE COUNTY RECORDER  
OF THE COUNTY OF KLAMATH, STATE OF OREGON.

AND WHEREAS THE UNDERSIGNED NATIONSBANC MORTGAGE CORPORATION OF NEW YORK  
IS THE PRESENT HOLDER OF THE BENEFICIAL INTEREST UNDER SAID DEED OF TRUST  
AND DOES HEREBY APPOINT NATIONSBANC AS TRUSTEE IN PLACE AND STEAD OF SAID  
MOUNTAIN TITLE COMPANY OF KLAMATH COUNTY NOW THEREFORE UPON RECORDATION OF THIS DOCUMENT,  
THE UNDERSIGNED DO/DOES HEREBY DISCHARGE THE PRESENT TRUSTEE AND APPOINT  
NATIONSBANC TRUSTEE WHO SHALL SUCCEED TO ALL THE POWERS, DUTIES,  
AUTHORITY AND TITLE OF THE FORMER TRUSTEE.

August 23, 1995

NATIONSBANC MORTGAGE CORPORATION OF NEW YORK FORMERLY KNOWN AS KEYCORP  
MORTGAGE INC.,

STATE OF NEW YORK  
COUNTY OF ERIE

BY: *Holly M. Jarmusz*  
HOLLY M. JARMUSZ, OFFICER

ON THE August 23, 1995 BEFORE ME, THE UNDERSIGNED, PERSONALLY APPEARED  
HOLLY M. JARMUSZ, TITLE OF OFFICER OF NATIONSBANC MORTGAGE CORPORATION  
OF NEW YORK 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  
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.

MELINDA A. ADAMCZYK  
Notary Public, State of New York  
No. 01AD503746  
Qualified in Niagara County  
Commission Expires Sept. 26, 1996

WITNESS MY HAND AND OFFICIAL SEAL.

*Melinda A. Adamczyk*  
NOTARY PUBLIC

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Mountain Title Co the 7th day  
of Sept A.D., 19 95 at 10:54 o'clock A M., and duly recorded in Vol. M95  
of Mortgages on Page 24111

FEE \$10.00

*Bernetha G. Jetch*  
Bernetha G. Jetch, County Clerk