

Oregon

Prepared by:
 Nancy Virgil, 1022683708
 NationsBanc Mortgage Corporation
 205 Park Club Lane
 Buffalo, NY 14231-9000
 1 (800) 285-6000

When recorded mail to:
 Anton C Simon
 Dixie D Simon
 2009 Chinchilla Way
 Klamath Falls, OR 97603

91 DEC 29 P2:11

Substitution of Trustee

WHEREAS, Mountain Title Company of Klamath County, the present Trustee of record under that certain Deed of Trust executed on July 11, 1994 by Anton C Simon and Dixie D Simon, Trustors, to Mountain Title Company of Klamath County, Trustee, recorded in the official records of the County of Klamath, Oregon on July 25, 1994, as Inst. No. 84735, Book M94, Page 22572 and described as follows:
 SEE ATTACHED

AND WHEREAS the undersigned NationsBanc Mortgage Corporation 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 Mountain Title Company of Klamath County.

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 December 8, 1997.

NationsBanc Mortgage Corporation as Successor by Merger to NationsBanc Mortgage Corporation of New York Formerly Known as KeyCorp Mortgage Inc.

By

Holly M Jarmusz
 Asst. Treasurer

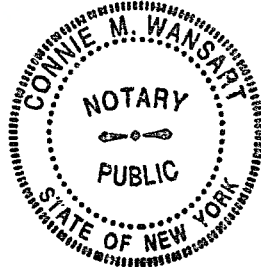
State of New York
 County of Erie

On December 8, 1997 before me, the undersigned, personally appeared Holly M. Jarmusz, title of Asst. Treasurer of NationsBanc Mortgage 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.

Connie M. Wansart

Connie M. Wansart
 Notary Public, State of New York
 Qualified in Erie County
 Commission Expires January 21, 1999



42205

A portion of the SE1/4 of the NW1/4 of Section 1, Township 39 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon, more particularly described as follows:

Beginning at an iron pipe marking the Southeast corner of the Third Addition to Winema Gardens, also being the Northeast corner of the SE1/4 of the NW1/4 of said Section 1, thence along the North line of the SE1/4 of the NW1/4 of said Section 1, South 88 degrees 53' 17" West 180.26 feet, more or less, to an iron pin, thence South 00 degrees 47' 38" East, 160 feet, more or less to a point, thence North 88 degrees 53' 17" East, 180.26 feet, more or less, to a point on the East line of said SE1/4 of the NW1/4 of Section 1, thence North 00 degrees 47' 38" West, 160 feet, more or less, to the point of beginning, with bearings based on the recorded plat of the Third Addition to Winema Gardens.

Account No: 3909-001BD-00100 Key No: 507712 Code No: 143

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Nationsbanc Mortgage Corp. the 29th day
of December A.D., 19 97 at 2:11 o'clock P.M., and duly recorded in Vol. M97
of Mortgages on Page 42204.

FEE \$15.00

By Bernetha G. Letsch, County Clerk
Kathleen Ross