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Oregon

Prepared by:
 Vera Goodrum, 1092595469
 NationsBanc Mortgage Corporation
 205 Park Club Lane
 Buffalo, NY 14231-9000
 1 (800) 285-6000

When recorded mail to:
 Russell D Weatherby

5530 Cottage Ave
 Klamath Falls, OR 97603

STATE OF OREGON,
 County of Klamath ss.

Filed for record at request of:

NationsBanc Mtge Co
 on this 26th day of January A.D., 1998
 at 1:13 o'clock P M. and duly recorded
 in Vol. M98 of Mortgages Page 2387

Bernetha G. Letsch, County Clerk

By Pauline Mulendore
 Fee, \$10.00 Deputy.

Substitution of Trustee

WHEREAS, Aspen Title & Escrow Co, the present Trustee of record under that certain Deed of Trust executed on May 21, 1992 by Russell D Weatherby, Trustor, to Aspen Title & Escrow Co, Trustee, recorded in the official records of the County of Klamath, Oregon on May 27, 1992, as Inst. No. 45355, Book M92, Page 11377 and described as follows:
 Tract 61 Pleasant Home Tracts No. 2 in the County of Klamath State of Oregon

AND WHEREAS the undersigned KeyBank National Association as successor to Key Bank of Oregon 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 Co.

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 January 15, 1998.

NationsBanc Mortgage Corporation as Successor by Merger to NationsBanc Mortgage Corporation of New York as Attorney-in-Fact for KeyBank National Association as successor to Key Bank of Oregon as Successor by Merger to Jackson County Federal Bank. Power of Attorney recorded on December 20, 1995 in Book M 95 at Page 34664 as Document #10843

By Holly M. Jarnusz
 Holly M. Jarnusz
 Asst. Secretary

State of New York
 County of Erie

On January 15, 1998 before me, the undersigned, personally appeared Holly M. Jarnusz, title of Asst. Secretary 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.

Marguerite M. DeMay
 Marguerite M. DeMay
 Notary Public, State of New York
 Qualified in Niagara County
 Commission Expires March 10, 1999