

98 FEB -3 1998

Oregon**Prepared by:**

Deborah M. Gaulocher, 108-707825
 NationsBanc Mortgage Corporation
 205 Park Club Lane
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 1 (800) 285-6000

When recorded mail to:

Pamela S Dutton
 John W Dutton
 6202 Reeder Rd
 Klamath Falls, OR 97603

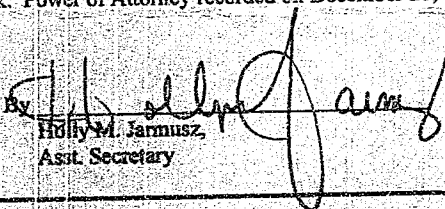
Substitution of Trustee

WHEREAS, Mountain Title Company of Klamath County, the present Trustee of record under that certain Deed of Trust executed on July 29, 1992 by Pamela Sue Dutton and John Ward Dutton, Trustors, to Mountain Title Company of Klamath County, Trustee, recorded in the official records of the County of Klamath, Oregon on July 30, 1992, Book M92, Page 16890 and described as follows:
 Lot 1 in Block 1 of Tract 1099-Rolling Hills, according to the official plat thereof on file in the office of the County Clerk of Klamath County, 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 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 January 26, 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 M95 at Page 34664 as Document #10843

By 
 Holly M. Jarmusz,
 Asst. Secretary

State of New York
 County of Erie

On January 26, 1998 before me, the undersigned, personally appeared Holly M. Jarmusz, 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.


 Deborah M. Gaulocher

Notary Public, State of New York
 Qualified in Erie County
 Commission Expires October 15, 1998

STATE OF OREGON,
 County of Klamath ss.

Filed for record at request of:

NationsBanc Mortgage
 on this 3rd day of February A.D., 1998
 at 9:48 o'clock A. M. and duly recorded
 in Vol. M98 of Mortgages Page 3273

Bernetha G. Letsch, County Clerk

By 
 Fee, \$10.00 Deputy