

Oregon

Prepared by:
Heidi R. Savinsky, 1084747110
NationsBanc Mortgage Corporation
205 Park Club Lane
Buffalo, NY 14231-9000
1 (800) 285-6000

When recorded mail to:
Stewart W Cleave
Judith M Cleave
402 Mountain View Blvd
Klamath Falls, OR 97601

Substitution of Trustee

WHEREAS, Klamath County Title Co., the present Trustee of record under that certain Deed of Trust executed on February 24, 1993 by Stewart W. Cleave and Judith M. Cleave, Trustees, to Klamath County Title Co., Trustee, recorded in the official records of the County of Klamath, Oregon on March 1, 1993, as Inst. No. 57978, Book M93, Page 4101 and described as follows:

Lot 1 in block 3 of tract #1145, Nob Hill Replat, a resubdivision of portions of Nob Hill, Irvington Heights, Mountain View addition & Eldorado Heights, 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 Klamath County Title 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 29, 1998.

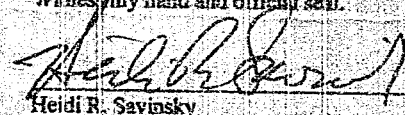
NationsBanc Mortgage Corporation as Successor by Merger to NationsBanc Mortgage Corporation of New York as Attorney-in-Fact for KeyBank National Association as successor to Key Bank of Oregon as Successor by Merger to Jackson County Federal Bank. Power of Attorney recorded on December 20, 1995 in Book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

By 
Holly M. Jarnusz
Asst. Secretary

State of New York
County of Erie

On January 29, 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.


Heidi R. Savinsky
Notary Public, State of New York
Qualified in Niagara County
Commission Expires October 7, 1998

STATE OF OREGON,
County of Klamath ss.

Filed for record at request of.

on this 9th day of February A.D., 1998
at 2:24 o'clock P. M. and duly recorded
in Vol. M98 of Mortgages Page 4122

Bernita G. Letsch, County Clerk

Fee \$10.00

By  Deputy

Deputy

98 FEB -9 P 2:24

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