

Oregon

Prepared by:
 Deborah M. Gaulocher, 1084744273
 NationsBanc Mortgage Corporation
 205 Park Club Lane
 Buffalo, NY 14231-9030
 1 (800) 285-6000

When recorded mail to:
 Stewart A Cook

2008 California Ave
 Klamath Falls, OR 97601

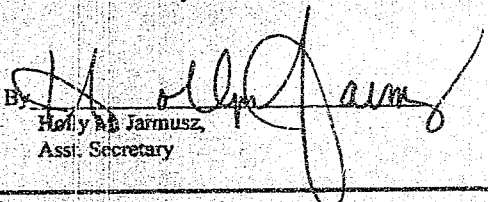
Substitution of Trustee

WHEREAS, Mountain Title Company of Klamath County, the present Trustee of record under that certain Deed of Trust executed on February 5, 1993 by Stewart A Cook, Trustor, to Mountain Title Company of Klamath County, Trustee, recorded in the official records of the County of Klamath, Oregon on February 12, 1993, as Inst. No. 57505, Book M93, Page 3127 and described as follows:
 See attached

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 28, 1998.

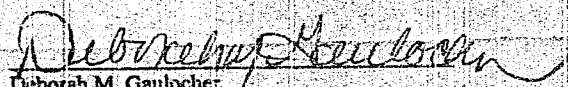
NationsBanc Mortgage Corporation as Successor by Merger to NationsBanc Mortgage Corporation of New York as Attorney-in-Fact for KeyBank National Association as successor to Key Bank of Oregon as Successor by Merger to Jackson County Federal Bank. Power of Attorney recorded on December 20, 1995 in Book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

By 
 Holly M. Jarmusz,
 Asst. Secretary

State of New York
 County of Erie

On January 28, 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

98 FEB 17 AM 10:45

98
15

4853

The Westerly 70 feet of the following described parcel in TRACT 4 OF HOMEDALE, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon, to wit:

Beginning at an iron pin driven North 89 degrees 48' West 403.56 feet and South 60 feet of intersection of O.C. & E. Railroad Southernly right of way and North line of Section 11; thence South 0 degrees 12' West 229.93 feet; thence North 43 degrees 30' West 202.64 feet; thence North 0 degrees 12' East 83.42 feet; thence South 89 degrees 48' East 140.0 feet, more or less, to the point of beginning.

Account No: 3909 011BA 00300 Key No: 550754 Code No: 041

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of NationsBank Mortgage Corp. the 17th day
of February A.D., 19 98 at 10:45 o'clock A.M., and duly recorded in Vol. M98
of Mortgages on Page 4852.

FEE \$15.00

By Bernetha G. Letsch, County Clerk
Kathleen Ryan

Commission Expires October 15, 1998

151

The Westerly 70 feet of the following described parcel in TRACT 4 OF HOMEDALE, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon, to wit:

Beginning at an iron pin driven North 89 degrees 48' West 403.56 feet and South 60 feet of intersection of O.C. & E. Railroad Southerly right of way and North line of Section 11; thence South 0 degrees 12' West 229.93 feet; thence North 43 degrees 30' West 202.64 feet; thence North 0 degrees 12' East 83.42 feet; thence South 89 degrees 48' East 140.0 feet, more or less, to the point of beginning.

Account No: 3909 011BA 00300 Key No: 550754 Code No: 041

STATE OF OREGON: COUNTY OF KLAMATH: ss.

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of February A.D., 19 98 at 10:45 o'clock A.M., and duly recorded in Vol. M98
of Mortgages on Page 4852

FEE \$15.00

By Bernetha G. Leisch, County Clerk
Kathleen Ross