

Oregon

Prepared by:
Nancy Virgil, 1092637816
NationsBanc Mortgage Corporation
205 Park Club Lane
Buffalo, NY 14231-9000
1 (800) 285-6000

When recorded mail to:
Mike Herron
Susan Herron
6223 Copperhill Dr
Dallas, TX 75248

Substitution of Trustee

WHEREAS, Mountain Title Company of Klamath County, the present Trustee of record under that certain Deed of Trust executed on October 18, 1993 by Mike Herron and Susan Herron, Trustors, to Mountain Title Company of Klamath County, Trustee, recorded in the official records of the County of Klamath, Oregon on October 20, 1993, Book M93, Page 27482 and described as follows:
Lot 4 and the Northwesterly one-half of Lot 5 in Block 9 of Hillside Addition to the City of Klamath Falls, 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 March 7, 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

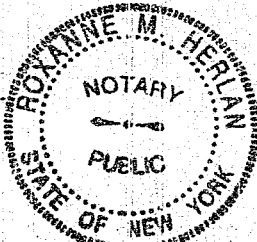
By

Sharon L. Russo
Sharon L. Russo,
Officer

State of New York
County of Erie

On March 7, 1998 before me, the undersigned, personally appeared Sharon L. Russo, title of Officer 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.

Roxanne M. Herlan
Roxanne M. Herlan
Notary Public, State of New York
Qualified in Erie County
Commission Expires March 31, 1999



STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of _____ the _____ day
of March A.D., 19 98 at 2:41 o'clock P M., and duly recorded in Vol. M98
of Mortgages on Page 8402

FEE \$10.00

Bernetha G. Letsch, County Clerk

By *Bernetha G. Letsch*