

Oregon

Prepared by:
Nancy Virgil, 1084685038
NationsBanc Mortgage Corporation
205 Park Club Lane
Buffalo, NY 14231-9000
1 (800) 285-6000

When recorded mail to:
Larry F Hubbard
Carol S Hubbard
445 1/2 Lombard Dr
Klamath Falls, OR 97603

STATE OF OREGON,
County of Klamath ss.

Filed for record at request of:

NationsBanc Mort.
on this 17th day of March A.D., 1998
at 1:32 o'clock P. M. and duly recorded
in Vol. M98 of Mortgages Page 8488
By Kathleen Rosa
Bernetha G. Letsch, County Clerk
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 April 16, 1992 by Larry F Hubbard and Carol S Hubbard, Trustors, to Aspen Title & Escrow Co., Trustee, recorded in the official records of the County of Klamath, Oregon on April 21, 1992, as Inst. No. 43802, Book M-92, Page 8482 and described as follows:
Lot 7, Block 8 First Addition to Cypress Villa, 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 March 3, 1998.

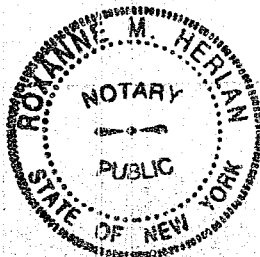
NationsBanc Mortgage Corporation as Successor by Merger to NationsBanc Mortgage Corporation of New York is Attorney-in-Fact for KeyBank National Association as successor to Key Bank of Oregon as Successor by Merger to Jackson County Federal Bank. Power of Attorney recorded on December 20, 1995 in Book 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 3, 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



98 MAR 17 P132

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