

Oregon

Prepared by:
Heidi R. Savinsky, 1021459282
NationsBanc Mortgage Corporation
205 Park Club Lane
Buffalo, NY 14231-9000
1 (800) 285-6000

When recorded mail to:
Dean B Warner
Kristine L. Warner
2391 Joe Wright Rd
Klamath Falls, OR 97603

Substitution of Trustee

WHEREAS, MOUNTAIN TITLE COMPANY OF KLAMATH, the present Trustee of record under that certain Deed of Trust executed on June 9, 1994 by Dean B Warner and Kristine L Warner, Trustors, to MOUNTAIN TITLE COMPANY OF KLAMATH, Trustee, recorded in the official records of the County of Klamath, Oregon on June 17, 1994, as Inst. No. 82936, Book M94, Page 19041 and described as follows:

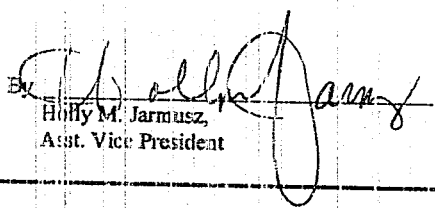
SEE ATTACHED FOR LEGAL

AND WHEREAS the undersigned NationsBanc Mortgage Corporation 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.

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 April 2, 1998.

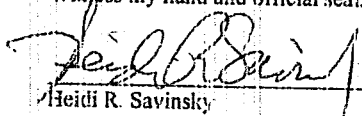
NationsBanc Mortgage Corporation as Successor by Merger to NationsBanc Mortgage Corporation of New York Formerly Known as KeyCorp Mortgage Inc.

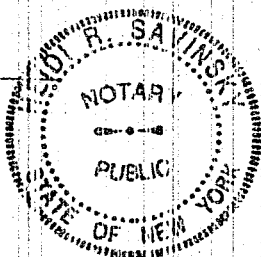

Holly M. Jarmusz,
Asst. Vice President

State of New York
County of Erie

On April 2, 1998 before me, the undersigned, personally appeared Holly M. Jarmusz, title of Asst. Vice President 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



A portion of Section 21, Township 39 South, Range 9 East of the Willamette Meridian,
Klamath County, Oregon:

Commencing at an iron pin at the center line intersection of Washburn Way and Joe Wright Road; thence along the center-line of Joe Wright Road South 89 degrees 43' West, 679.25 feet; thence North 3 degrees 25' West, 38.04 feet to a 3/4" iron pipe for the true point of beginning; thence North 3 degrees 25' West, 299.06 feet to a 3/4" iron pipe; thence North 89 degrees 43' East, 100.00 feet to a 3/4" iron pipe; thence South 3 degrees 25' East, 299.06 feet to a 3/4" iron pipe; on the North Boundary of Joe Wright Road; thence along said Road Boundary, South 89 degrees 43' West, 100.00 feet to the true point of beginning.

STATE OF OREGON: COUNTY OF KLAMATH: ss

Filed for record at request of Nations Banc Mort. Corp. the 4th day
of May A.D., 19 98 at 10:03 o'clock A. M., and duly recorded in Vol. M98
of Mortgages on Page 14841

FEE \$15.00

By Bernetha G. Leisch County Clerk
Kathleen Ross