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Oregon

Prepared by:
Heidi R. Savinsky, 1092574977
NationsBanc Mortgage Corporation
205 Park Club Lane
Buffalo, NY 14231-9000
1 (800) 285-6000

When recorded mail to:
Buddy L McGuire
Diana L McGuire
1726 Wiard St
Klamath Falls, OR 97603

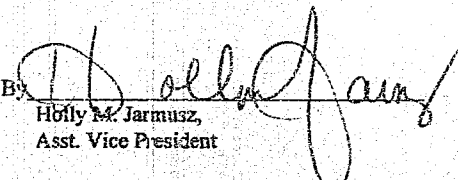
Substitution of Trustee

WHEREAS, MOUNTAIN TITLE COMPANY, the present Trustee of record under that certain Deed of Trust executed on July 14, 1987 by Buddy L McGuire and Diana L McGuire, Trustors, to MOUNTAIN TITLE COMPANY, Trustee, recorded in the official records of the County of Klamath, Oregon on August 3, 1987, as Instr. No. 77675, Book M87, Page 13817 and described as follows:
LOT 29 OF PLEASANT HOME TRACTS, 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.

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 June 1, 1998.

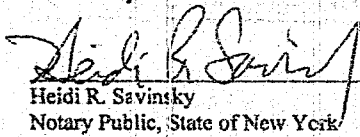
NationsBanc Mortgage Corporation as Successor by Merger to NationsBanc Mortgage Corporation of New York as Attorney-in-Fact for KeyBank National Association as successor to Key Bank of Oregon as Successor by Merger to Jackson County Federal Bank Formerly Known as Jackson County Federal Savings and Loan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

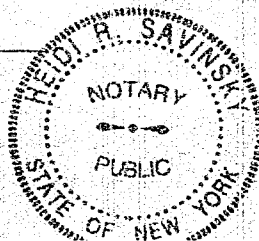
By 
Holly M. Jarmusz,
Asst. Vice President

State of New York
County of Erie

On June 1, 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.

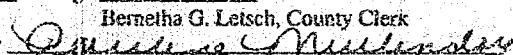

Heidi R. Savinsky
Notary Public, State of New York
Qualified in Niagara County
Commission Expires October 7, 1998



STATE OF OREGON: COUNTY OF KLAMATH : ss.

Filed for record at request of _____ the _____ day
of June A.D., 19 98 at 3:36 o'clock P. M., and duly recorded in Vol. 983
of _____ Mortgagees _____ on Page 20465

FEE \$10.00

By 
Bernetha G. Letsch, County Clerk