

Oregon

Prepared by:
Heidi R. Savinsky, 1084639721
NationsBanc Mortgage Corporation
205 Park Club Lane
Buffalo, NY 14231-9000
1 (800) 285-6000

When recorded mail to:
Tiffin David Harris
C/O Cimmyt
451 Paradise Dr
Moscow, ID 83843

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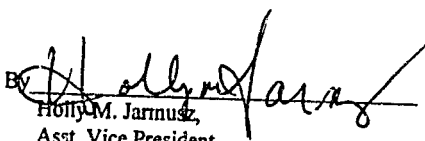
Substitution of Trustee

WHEREAS, MOUNTAIN TITLE COMPANY OF KLAMATH COUNTY, the present Trustee of record under that certain Deed of Trust executed on October 7, 1991 by Tiffin David Harris and Cynthia Ann Harris, Trustors, to MOUNTAIN TITLE COMPANY OF KLAMATH COUNTY, Trustee, recorded in the official records of the County of Klamath, Oregon on October 16, 1991, as Inst. No. 36154, Book M91, Page 21626 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 July 2, 1998.

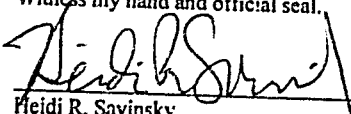
NationsBanc Mortgage Corporation as Successor by Merger to NationsBanc Mortgage Corporation of New York as Attorney-in-Fact for KeyBank National Association as successor to Key Bank of Oregon as Successor by Merger to Jackson County Federal Bank. Power of Attorney recorded on December 20, 1995 in Book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

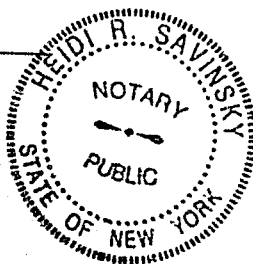
By 
Holly M. Jarmusz
Asst. Vice President

State of New York
County of Erie

On July 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



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LEGAL DESCRIPTION

A parcel of property located in a portion of Lots 9 and 10, Section 30, Township 38 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon, as follows:

Beginning at a point on the Southerly side of Front Street, BUENA VISTA ADDITION to the City of Klamath Falls, Oregon, where the lot line common to Lots 3 and 4, Block 42 of said BUENA VISTA ADDITION, if projected across Front Street and Easterly 20.00 feet; thence from the point of beginning herein described Easterly along the Southerly line of Front Street being the Northerly line of lands herein conveyed, 209.8 feet; thence South a distance of 262.5 feet, more or less, to the shore line of Upper Klamath Lake; thence Northwesterly along said shore line to a point being Southerly from the point of beginning and at right angles to Front Street; thence Northerly to the point of beginning.

EXCEPTING THEREFROM the Easterly 149.8 feet of the above described property.

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of NationsBanc Mortgage the 22nd day
of July A.D., 19 98 at 2:44 o'clock P.M., and duly recorded in Vol. M98
of Mortgages on Page 26711.

FEE \$15.00

By Bernetha G. Letsch, County Clerk
Kardum Ross