

State of Oregon
 County of Klamath
 Prepared by:
 Jenna Glenn, 1092614943
 NationsBanc Mortgage Corporation
 205 Park Club Lane
 Buffalo, NY 14231-9000
 1 (800) 285-6000

When recorded mail to:
 Robert Stephen White
 Kathleen R White
 1811 Park Ave
 Klamath Falls, OR 97601

98 AUG 10 P3:46

Substitution of Trustee

WHEREAS, KLAMATH COUNTY TITLE CO., the present Trustee of record under that certain Deed of Trust executed on June 25, 1993 by Robert Stephen White and Kathleen R White, Trustees, to KLAMATH COUNTY TITLE CO., Trustee, recorded in the official records of the County of Klamath, Oregon on June 30, 1993, as Inst. No. 63859, Book M93, Page 15522 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 KLAMATH COUNTY TITLE 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 July 17, 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 34654 as Document #10843

By Holly M. Jarmusz
 Holly M. Jarmusz,
 Asst. Vice President

State of New York
 County of Erie

On July 17, 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.

Kathleen A. Anastasia
 Kathleen A. Anastasia

Notary Public, State of New York
 Qualified in Erie County
 Commission Expires May 11, 2000

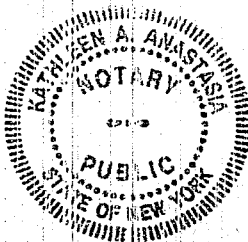


EXHIBIT "A"

That portion of Lots 13, 14, 15, 16 and 17 in Block 12 of Mountain View Addition to the City of Klamath Falls, Oregon, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon, is particularly described as follows: Commencing at the Southeast corner of Lot 17 in Block 12; thence West along the South boundary of Block 12, 5.00 feet to the true point of beginning; thence West along the South boundary of Block 12, 120.00 feet, more or less, to the Southwest corner of Block 12, thence North 44°43' East 154.60 feet, more or less, to the North boundary of Lot 17; thence East along the North boundary of Lot 17, 11.07 feet, more or less, to a point 5.00 feet West from the Northeast corner of Lot 17; thence South parallel with the East boundary of Lot 17, 110.00 feet to the true point of beginning.

Account #3809-20DD-400 Key #172529

STATE OF OREGON: COUNTY OF KLAMATH: ss

Filed for record at request of NationsBank Mortgage the 10th day
of August A.D. 19 98 at 3:46 o'clock P. M., and duly recorded in Vol. M98
of Mortgages on Page 29371

FEE \$15.00

By Bernethia G. Letsch, County Clerk
Kathleen R. [Signature]