

WHEN RECORDED MAIL TO:

First American Title  
422 Main St.  
Klamath Falls, OR 97601

LOAN NUMBER: 0040687252

K-52540

## SUBSTITUTION OF TRUSTEE

NOTICE IS HEREBY GIVEN: THAT THE UNDERSIGNED, BANK OF AMERICA, FSB, DESIRES TO SUBSTITUTE A NEW TRUSTEE UNDER THE DEED OF TRUST HEREINAFTER REFERRED TO IN THE PLACE AND STEAD OF THE PRESENT TRUSTEE THEREUNDER, IN THE MANNER IN SAID DEED OF TRUST PROVIDED, AND DOES HEREBY SUBSTITUTE BANK OF AMERICA, NT & SA.

WHEREAS ASPEN TITLE & ESCROW INC WAS THE ORIGINAL TRUSTEE IN THE DEED OF TRUST HEREINAFTER DESCRIBED: TRUSTOR(S):

JAMES D JOHNSON & CAROLE A JOHNSON, HUSBAND & WIFE  
BENEFICIARY:

PLAZA MORTGAGE INC

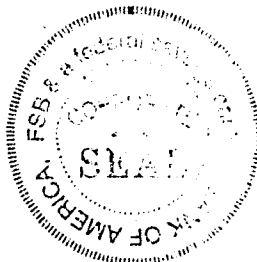
DEED OF TRUST DATED 05-28-93, AND RECORDED 06-04-93, UNDER INSTRUMENT/FILE NO. 62524, IN BOOK/REEL/VOLUME/DOCKET M93, PAGE/IMAGE 12893, OF OFFICIAL RECORDS IN THE OFFICE OF THE RECORDER OF KLAMATH COUNTY, STATE OF OREGON.

DATED: AUGUST 11, 1998.

BANK OF AMERICA, FSB

BY:

*Gloria McCanna*  
GLORIA MCCANNA  
ASSISTANT VICE PRESIDENT

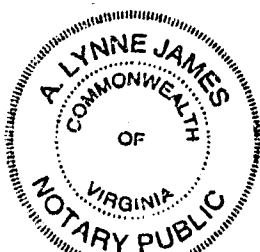


STATE OF VIRGINIA  
COUNTY OF HENRICO

ON 08-11-98, BEFORE ME, A. LYNNE JAMES, A NOTARY PUBLIC, IN AND FOR HENRICO, VIRGINIA SAID COUNTY AND STATE, PERSONALLY APPEARED GLORIA MCCANNA, ASSISTANT VICE PRESIDENT, PERSONALLY KNOWN TO ME (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 SHE EXECUTED THE SAME IN HER AUTHORIZED CAPACITY AND THAT BY HER SIGNATURE ON THE INSTRUMENT THE PERSON OR THE ENTITY UPON BEHALF OF WHICH THE PERSON ACTED, EXECUTED THE INSTRUMENT.

WITNESS MY HAND AND OFFICIAL SEAL.

*A. Lynne James*  
A. LYNNE JAMES,  
NOTARY PUBLIC



MY COMMISSION EXPIRES:  
SEPTEMBER 30, 1999

STATE OF OREGON,  
County of Klamath ss.

Filed for record at request of:

PU497;KMG

Commission Expires: September 30, 1999

First American Title  
on this 18th day of August A.D., 1998  
at 3:11 o'clock PM and duly recorded  
in Vol. M98 of Mortgages Page 30439

Bernetha G. Letsch, County Clerk

By *Kathleen Ross*  
Fec. \$10.00 Deputy.