

**State of Oregon
County of Klamath**

Prepared by:

Heidi R. Savinsky, 1084781986
NationsBanc Mortgage Corporation
205 Park Club Lane
Buffalo, NY 14231-9000
1 (800) 285-6000

When recorded mail to:
Thomas Scott Williams
Gwendolyn K Williams
1540 Lakeview Ave
Klamath Falls, OR 97601

STATE OF OREGON,
County of Klamath ss.

Filed for record at request of:

NationsBanc Mort. Corp.

on this 25th day of August A.D., 1998
at 10:25 o'clock A. M. and duly recorded
in Vol. M98 of Mortgages Page 31120

Bernetha G. Letsch, County Clerk

By Kathleen Rosen

Fee, \$10.00

Deputy.

Substitution of Trustee

WHEREAS, ASPEN TITLE & ESCROW, the present Trustee of record under that certain Deed of Trust executed on December 28, 1992 by Thomas Scott Williams and Gwendolyn K Williams, Trustors, to ASPEN TITLE & ESCROW, as Trustee for JACKSON COUNTY FEDERAL BANK, F.S.B., Original Beneficiary, recorded in the official records of the County of Klamath, Oregon on December 30, 1992, as Inst. No. 55868, Book m92, Page 31122 and described as follows:

THE SOUTHERLY 16 2/3 FEET OF LOT 1 AND THE NORTHERLY 16 2/3 FEET OF LOT 2, BLOCK 6, SECOND FAIRVIEW ADDITION TO THE CITY OF KLAMATH FALLS, IN THE COUNTY OF KLAMATH, STATE OF 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 ASPEN TITLE & ESCROW.

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 August 13, 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

Sharon L. Russo
Sharon L. Russo,
Officer

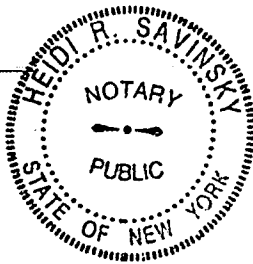
State of New York
County of Erie

On August 13, 1998 before me, the undersigned, personally appeared Sharon L. Russo, title of Officer 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

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



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