

State of Oregon
County of Klamath

Prepared by:

Heidi R. Savinsky, 1034688348

NationsBanc Mortgage Corporation

203 Park Club Lane

Buffalo, NY 14231-9030

1 (800) 285-6000

When recorded mail to:

Ronald J Nespechal

Nancy L Nespechal

4949 Laurelwood Dr

Klamath Falls, OR 97603

STATE OF OREGON
County of Klamath

Filed for record at request of:

NationsBanc Mort.

on this 15th day of October A.D., 1998
at 2:12 o'clock P. M. and duly recorded

in Vol. M98 of Mortgages Page 37820

Bernetha G. Letsch, County Clerk

By *Kathleen Rose*

Fee, \$10.00

Deputy

Substitution of Trustee

WHEREAS, MOUNTAIN TITLE COMPANY OF KLAMATH COUNTY, the present Trustee of record under that certain Deed of Trust executed on April 23, 1992 by Ronald J Nespechal and Nancy L Nespechal, Trustees, to MOUNTAIN TITLE COMPANY OF KLAMATH COUNTY, as Trustee for JACKSON COUNTY FEDERAL BANK, FSB, Original Beneficiary, recorded in the official records of the County of Klamath, Oregon on April 28, 1992, as Inst. No. 44095, Book M92, Page 9023 and described as follows:

LOT 11 IN BLOCK 15 OF TRACT NO. 1064, FIRST ADDITION TO GATEWOOD, 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 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 September 28, 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 - Document #10843

By *Holly M. Jamusz*
Holly M. Jamusz,
Asst. Vice President

State of New York
County of Erie

On September 28, 1998 before me, the undersigned, personally appeared Holly M. Jamusz, 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.

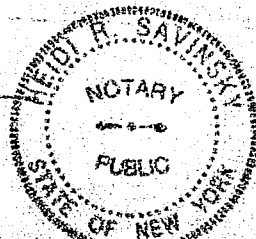
Witness my hand and official seal.

Heidi R. Savinsky
Heidi R. Savinsky

Notary Public, State of New York

Qualified in Niagara County

Commission Expires October 7, 1998



ok
10