

State of Oregon  
 County of Klamath  
 Prepared by:  
 Renee Heisler, 1084742637  
 NationsBanc Mortgage Corporation  
 205 Park Club Lane  
 Buffalo, NY 14231-9000  
 1 (800) 285-6000

When recorded mail to:  
 Cynthia L. Williams

29895 Nw Olson  
 Gaston, OR 97119

### Substitution of Trustee

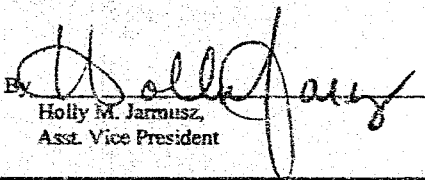
WHEREAS, Aspen Title & Escrow, Inc., the present Trustee of record under that certain Deed of Trust executed on January 26, 1993 by Cynthia L. Williams, Trustor, to Aspen Title & Escrow, Inc., as Trustee for Jackson County Federal Bank, Original Beneficiary, recorded in the official records of the County of Klamath, Oregon on February 1, 1993, as Inst. No. 57013, Book M93, Page 2239 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 Aspen Title & Escrow, Inc..

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 October 5, 1998.

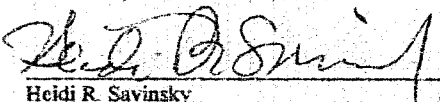
NationsBanc Mortgage Corporation as Successor by Merger to NationsBanc Mortgage Corporation of New York as Attorney-in-Fact for KeyBank National Association as successor to Key Bank of Oregon as Successor by Merger to Jackson County Federal Bank. Power of Attorney recorded on December 20, 1995 in Book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

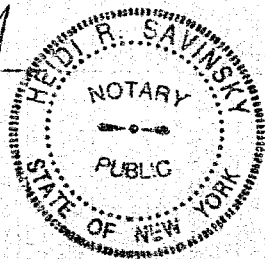
By   
 Holly M. Jarmusz,  
 Asst. Vice President

State of New York  
 County of Erie

On October 5, 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



1084742057

A parcel of land situate in the NW 1/4 of the NE 1/4 of Section 17, Township 39 South, Range 10 East of the Willamette Meridian, in the County of Klamath, State of Oregon, being more particularly described as follows:

Beginning at a point on the North line of the NW 1/4 of the NE 1/4 of Section 17, which said point intersects with the Easterly right of way line of Reeder Road; thence South along said Easterly right of way line of Reeder Road, 330 feet; thence East 660 feet; thence North 330 feet more or less to the North line of said NW 1/4 of the NE 1/4; thence West along said North line 660 feet more or less to the point of beginning.

CODE 164 MAP 3910-1700 TL 300

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Natins Banc the 21st day  
of October A.D. 19 98 at 10:27 o'clock A. M., and duly recorded in Vol. M98  
of Mortgages on Page 38497.

FEE \$15.00

By Bernetha G. Letsch, County Clerk  
Kathleen Rose