

**State of Oregon  
County of Klamath**

Prepared by:

Renee C. Heisler, 1092644341  
NationsBanc Mortgage Corporation  
205 Park Club Lane  
Buffalo, NY 14231-9000  
1 (800) 285-6000

When recorded mail to:

Paul Anthony Ryan  
PO Box 504  
8889 1St St  
Fort Klamath, OR 97626

STATE OF OREGON,  
County of Klamath ss.

Filed for record at request of:

NationsBanc Mort.

on this 22nd day of December A.D., 1998  
at 10:19 o'clock A. M. and duly recorded  
in Vol. M98 of Mortgages Page 46726

Bernetha G. Letsch, County Clerk

By Kathleen Rissai

Fee, \$10.00

Deputy.

### Substitution of Trustee

WHEREAS, Aspen Title & Escrow, Inc., the present Trustee of record under that certain Deed of Trust executed on November 4, 1993 by Paul Anthony Ryan and Cheryl A. Ryan, Trustors, 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 November 5, 1993, as Inst. No. 70851, Book M93, Page 29254 as described in recorded Deed of Trust.

AND WHEREAS the undersigned NationsBanc Mortgage Corporation 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 November 30, 1998.

NationsBanc Mortgage Corporation as Successor by Merger to NationsBanc Mortgage Corporation of New York Formerly Known as KeyCorp Mortgage Inc.

By

Holly M. Jarmusz  
Asst. Vice President

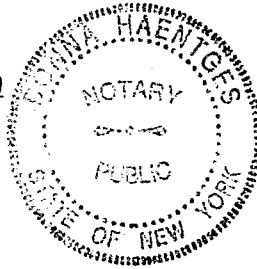
State of New York  
County of Erie

On November 30, 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.

Donna Haentges  
Donna Haentges

Notary Public, State of New York  
Qualified in Erie County  
Commission Expires November 17, 1999



10-11