

State of Oregon

County of Klamath

Prepared by:

Renee C. Heister, 108465

NationsBank Mortgage Corporation

205 Park Club Lane

Buffalo, NY 14231-9000

(800) 285-6060

When recorded mail to:

Samuel T Bennett

1200 Arrowhead Rd.

Klamath Falls, OR 97601

STATE OF OREGON,

County of Klamath

Filed for record at request of:

the 25th day of January A.D. 1999

at 11:42 o'clock A.M., and duly recorded

in Vol. M99 of Mortgages on Page 2459

Linda Smith, County Clerk

By Kathleen Reed, Deputy

Fee, \$10.00

Substitution of Trustee

WHEREAS, Klamath County Title Co., the present Trustee of record under that certain Deed of Trust executed on February 20, 1992 by Samuel T. Bennett, Trustor, to Klamath County Title Co., as Trustee for Jackson County Federal Bank, FSB, Original Beneficiary, recorded in the official records of the County of Klamath, Oregon on February 26, 1992, as Inst. No. 41467, Book M92, Page 3906 as described in recorded Deed of Trust.

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 Klamath County Title Co.

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 2, 1998.

NationsBank Mortgage Corporation as Successor by Merger to NationsBank 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 3456 as Document #10843

By Holly M. Jarmusz
Holly M. Jarmusz,
Asst. Vice President

State of New York

County of Erie

On November 2, 1998 before me, the undersigned, personally appeared Holly M. Jarmusz, title of Asst. Vice President of NationsBank 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.

Renee C. Heister
Renee C. Heister

Notary Public, State of New York

Qualified in Erie County

Commission Expires September 23, 2000

