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State of Oregon
County of Klamath
Prepared by:
Dawn J. Ruth, 106-4764618
NationsBank Mortgage Corporation
205 Park Club Lane
Buffalo, NY 14231-9000
1 (800) 285-6000

When recorded mail to:
Donald C Gentry
Mary E Gentry
PO Box 96
Clatskanie, OR 97624

STATE OF OREGON,
County of Klamath ss.

Filed for record at request of:

the 4th day of February A.D., 1999
at 3:46 o'clock PM, and duly recorded
in Vol. M99 of Mortgages on Page 4325
Linda Smith, County Clerk

By Kathleen Ross, Deputy
Fee, \$10.00

Substitution of Trustee

WHEREAS, Mountain Title Company of Klamath County, the present Trustee of record under that certain Deed of Trust executed on April 30, 1993 by Donald C Gentry and Mary E Gentry, Trustors, to Mountain Title Company of Klamath County, as Trustee for Jackson County Federal Bank, A Federal Savings Bank, Original Beneficiary, recorded in the official records of the County of Klamath, Oregon on May 5, 1993, as Inst. No. 60986, Book 1493, Page 9820 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 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 January 14, 1999.

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 34664 as Document #10843

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

State of New York
County of Erie

On January 14, 1999 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. Heisler
Renee C. Heisler

Notary Public, State of New York
Qualified in Erie County
Commission Expires September 28, 2000