

59 FEB -9 P2:54

State of Oregon
 County of Klamath
 Prepared by:
 Mary Nelson, 1084685925
 NationsBanc Mortgage Corporation
 205 Park Club Lane
 Buffalo, NY 14231-9000
 1 (800) 283-6000

When recorded mail to:

Thomas S Tucker
 Christine S Tucker
 1115 Riverside Dr
 Klamath Falls, OR 97601

Substitution of Trustee

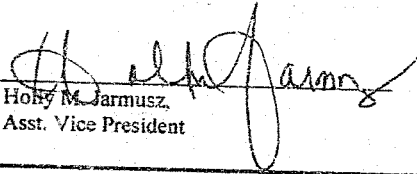
WHEREAS, Mountain Title Company of Klamath Falls, the present Trustee of record under that certain Deed of Trust executed on January 10, 1992 by Thomas S Tucker and Christine S Tucker, Trustors, to Mountain Title Company of Klamath Falls, as Trustee for Jackson County Federal Bank, Original Beneficiary, recorded in the official records of the County of Klamath, Oregon on January 15, 1992, Book M92, Page 894 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 Falls.

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 26, 1999.

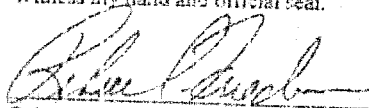
Nations Banc Mortgage Corporation as Successor by Merger to NationsBanc Mortgage Corporation of New York as Attorney-in-Fact for KeyBank National Association as successor to Key Bank of Oregon as Successor by Merger to Jackson County Federal Bank. Power of Attorney recorded on December 20, 1995 in Book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

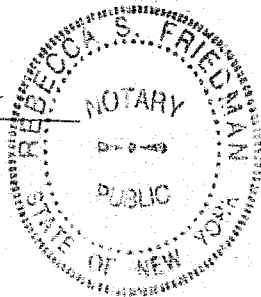
By 
 Holly M. Jarmusz,
 Asst. Vice President

State of New York
 County of Erie

On January 26, 1999 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.


 Rebecca S. Friedman
 Notary Public, State of New York
 Qualified in Erie County
 Commission Expires December 8, 1999



STATE OF OREGON : COUNTY OF KLAMATH: ss.

Filed for record at request of NationsBanc Mortgage the 9th day
 of February A.D. 1999 at 2:54 o'clock P. M., and duly recorded in Vol. M99
 of Mortgages on Page 4767

FEE \$10.00

Linda Smith, County Clerk

by Kathleen Rose