

State of Oregon  
County of Klamath

Prepared by:

Dawn J. Ruth, 1084667834

NationsBanc Mortgage Corporation

205 Park Club Lane

Buffalo, NY 14231-9000

1 (800) 285-6000

When recorded mail to:

Clifford L Sutherland

Geneva Sutherland

3901 Bristol Ave

Klamath Falls, OR 97603

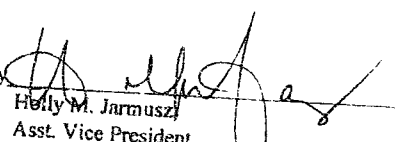
### Substitution of Trustee

WHEREAS, Mountain Title Co. of K.F., the present Trustee of record under that certain Deed of Trust executed on February 28, 1992 by Clifford L Sutherland and Carmel Sutherland. Trustors, to Mountain Title Co. of K.F., as Trustee for Jackson County Federal Bank, FSB, Original Beneficiary. recorded in the official records of the County of Klamath, Oregon on March 6, 1992, Book M92, Page 4624 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 Co. of K.F..

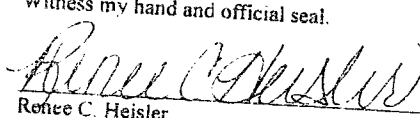
NOW, THEREFORE, upon recordation of this document, the undersigned does hereby discharge the present Trustee and appoint NationsBank, N.A. as new Trustee who shall succeed to all the powers, duties, authority and title of the former Trustee.  
Dated February 2, 1999.

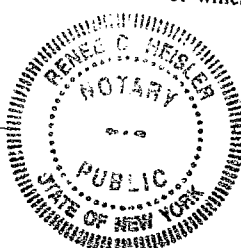
NationsBanc Mortgage Corporation as Successor by Merger to NationsBanc Mortgage Corporation of New York as Attorney-in-Fact for KeyBank National Association as successor to Key Bank of Oregon as Successor by Merger to Jackson County Federal Bank. Power of Attorney recorded on December 20, 1995 in Book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

By   
Holly M. Jarmusz  
Asst. Vice President

State of New York  
County of Erie

On February 2, 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.

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



STATE OF OREGON : COUNTY OF KLAMATH: ss.

Filed for record at request of NationsBanc Mortgage Corp. the 17th day  
of February A.D., 1999 at 11:54 o'clock A. M., and duly recorded in Vol. M99  
of Mortgages on Page 5481

FEE \$10.00

Linda Smith, County Clerk

by 