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State of Oregon
County of Klamath
Prepared by:
Dawn J. Ruth, 1092599883
NationsBanc Mortgage Corporation
205 Park Club Lane
Buffalo, NY 14231-9000
1 (800) 285-6000

When recorded mail to:
John David Rosterolls

1005 Washburn Way
Klamath Falls, OR 97603

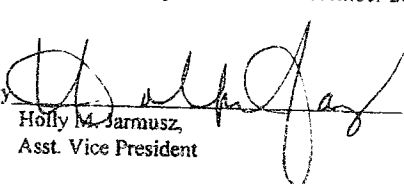
Substitution of Trustee

WHEREAS, Aspen Title & Escrow, Inc., the present Trustee of record under that certain Deed of Trust executed on December 30, 1992 by John David Rosterolla, Trustor, 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 December 31, 1992, as Inst. No. 55887, Book M92, Page 31151 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 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 February 3, 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 3, 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 the 17th day
of February A.D., 1999 at 11:55 o'clock A. M., and duly recorded in Vol. M99
of Mortgages on Page 5492

Linda Smith, County Clerk

FEE \$10.00

by 