

State of Oregon
 County of Klamath
 Prepared by:
 Dawn J. Ruth, 1084716495
 NationsBank Mortgage Corporation
 205 Park Club Lane
 Buffalo, NY 14231-9000
 1 (800) 285-6000

When recorded mail to:
 Mark L. Flury
 Rhonda L. Flury
 5500 Havencrest Dr
 Klamath Falls, OR 97603

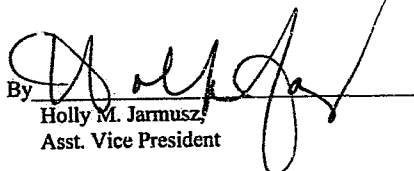
Substitution of Trustee

WHEREAS, Aspen Title & Escrow, Inc., the present Trustee of record under that certain Deed of Trust executed on September 22, 1992 by Mark L. Flury and Rhonda L. Flury, Trustors, 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 September 28, 1992, Book M92, Page 22420 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 March 3, 1999.

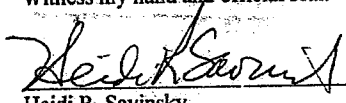
NationsBank Mortgage Corporation as Successor by Merger to NationsBank Mortgage Corporation of New York as Attorney-in-Fact for KeyBank National Association as successor to Key Bank of Oregon as Successor by Merger to Jackson County Federal Bank. Power of Attorney recorded on December 20, 1995 in Book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

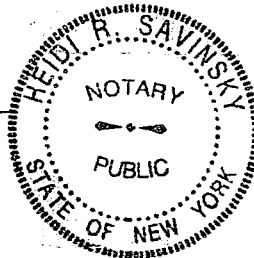
By 
 Holly M. Jarmusz,
 Asst. Vice President

State of New York
 County of Erie

On March 3, 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.


 Heidi R. Savinsky
 Notary Public, State of New York
 Qualified in Niagara County
 Commission Expires October 7, 2000



STATE OF OREGON : COUNTY OF KLAMATH: ss.

Filed for record at request of _____ the 17TH day
 of MARCH A.D. 1999 at 2:10 o'clock P M., and duly recorded in Vol. M99
 of MORTGAGES on Page 9344

Linda Smith, County Clerk

FEE 10.00

by 