

State of Oregon
County of Klamath

Prepared by:

Dawn J. Ruth, 1084658515
NationsBanc Mortgage Corporation
205 Park Club Lane
Buffalo, NY 14231-9000
1 (800) 285-6000

When recorded mail to:
Keith A Bomhard
PO Box 573
Fort Klamath, OR 97626

Substitution of Trustee

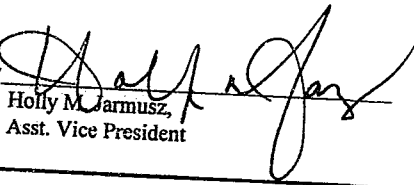
WHEREAS, Mountain Title Company of Klamath County, the present Trustee of record under that certain Deed of Trust executed on January 22, 1992 by Keith A Bomhard, Trustor, to Mountain Title Company of Klamath County, as Trustee for Jackson County Federal Bank, FSB, Original Beneficiary, recorded in the official records of the County of Klamath, Oregon on January 24, 1992, as Inst. No. 40197, Book M92, Page 1556 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 March 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

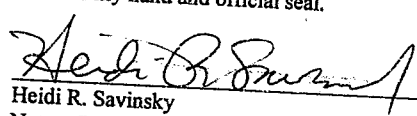
By

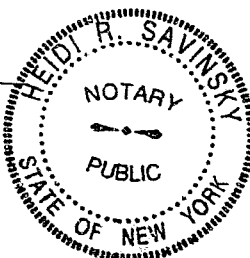

Holly M. Jarmusz,
Asst. Vice President

State of New York
County of Erie

On March 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.


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 _____
of MARCH A.D., 1999 at 2:10 o'clock P M., and duly recorded in Vol. M99 day
of MORTGAGES on Page 9346.

FEE 10.00

Linda Smith, County Clerk

by 

99 MAR 17 P2:10