

State of Oregon
County of Klamath
Prepared by:
Dawn J. Ruth, 1010865614
NationsBanc Mortgage Corporation
205 Park Club Lane
Buffalo, NY 14231-9000
1 (800) 235-6000

When recorded mail to:
Pegeen S Fitzpatrick
5801 Basin View Dr
Klamath Falls, OR 97603

Substitution of Trustee

WHEREAS, Moutain Title Company of Klamath, the present Trustee of record under that certain Deed of Trust executed on March 25, 1994 by Pegeen S Fitzpatrick, Trustor, to Moutain Title Company of Klamath, as Trustee for KeyCorp Mortgage Inc., Original Beneficiary, recorded in the official records of the County of Klamath, Oregon on April 5, 1994, as Inst. No. 78567, Book M94, Page 9938 as described in recorded Deed of Trust.

AND WHEREAS the undersigned NationsBanc Mortgage Corporation 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 Moutain Title Company of Klamath.

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 17, 1999.

NationsBanc Mortgage Corporation as Successor by Merger to NationsBanc Mortgage Corporation of New York Formerly Known as KeyCorp Mortgage Inc.

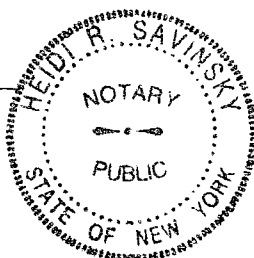
By [Signature]
Holly M. Jarmusz,
Asst. Vice President

State of New York
County of Erie

On March 17, 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.

[Signature]
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 NationsBanc Mort. Corp. the 6th day
of April A.D., 1999 at 11:24 o'clock A. M., and duly recorded in Vol. M99
of Mortgages on Page 12303

FEE \$10.00

Linda Smith, County Clerk

by Kathleen Ross