State of Oragon County of Klamath

Prepared by: Dawn J. Ruth, 1084765195 Bank of America Mortgage 205 Park Club Lane Buffalo, NY 14231-9000 1 (800) 285-6000

When recorded mail to: Shelly Lyn Thorpe Jay George Thorpe 12621 Old Fort Rd Klamath Falls, OR 97501 State of Oregon, County of Klamath Recorded 5/11/99, at 9:94 Am at the referenced page, Vol. M99. Linda Smith, County Clerk Fee \$ /0 ___

Linda Smith

Substitution of Trustee

WHEREAS, Mountain Title Company of Klamath County, the present Trustee of record under that certain Deed of Trust executed on April 30, 1993 by Sheily Lyn Thorpe and Jay George Thorpe, Trustors, to Mountain Title Company of Klamath County, as Trustee for Jackson County Federal Bank, Original Beneficiary, recorded in the official records of the County of Klamath, Oregon on May 4, 1993, as Inst. No. 60951, Book M93, Page 9740 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 April 28, 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

Holly M. Jarmusz, Asst. Vice President

State of New York County of Erie

On April 28, 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

NOTAR SA