

**State of Oregon  
County of Klamath**

Prepared by:  
Dawn J. Ruth, 1084703915  
Bank of America Mortgage  
205 Park Club Lane  
Buffalo, NY 14231-9000  
1 (800) 285-6000

State of Oregon, County of Klamath  
Recorded 5/11/99, at 9:54 AM  
at the referenced page, Vol. M99.  
Linda Smith, County Clerk  
Fee \$ 10-

*Linda Smith*

When recorded mail to:  
E Bruce McCormack  
Constance B McCormack  
3000 Front Street  
Klamath Falls, OR 97601

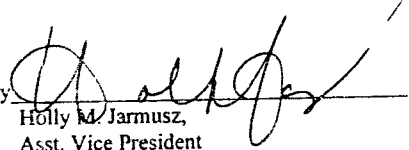
## **Substitution of Trustee**

**WHEREAS**, Mountain Title Company of Klamath County, the present Trustee of record under that certain Deed of Trust executed on July 1, 1992 by E Bruce McCormack and Constance B McCormack, 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 July 13, 1992, as Inst. No. 47371, Book M92, Page 15166 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 26, 1999.

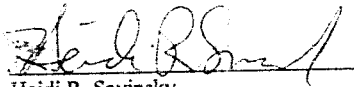
NationsBanc Mortgage Corporation as Successor by Merger to NationsBanc Mortgage Corporation of New York as Attorney-in-Fact for KeyBank National Association as successor to Key Bank of Oregon as Successor by Merger to Jackson County Federal Bank. Power of Attorney recorded on December 20, 1995 in Book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

By   
Holly M. Jarmusz,  
Asst. Vice President

State of New York  
County of Erie

On April 26, 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