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Vol M99 Page 251.21

State of Oregon County of Klamath

Prepared by: Dawn J. Ruth, 1084791944 Bank of America Mortgage 205 Park Club Lane

Buffalo, NY 14231-9000 1 (800) 285-6000

When recorded mail to: Daniel William Selby 4640 Balsam Dr Klamath Falls, OR 97601 State of Oregon, County of Klamath Recorded 6/25/99, at __2:39 p._m. In Vol. M99 Fage _25/21 Linda Smith, County Clerk Fee\$_10 - KR

Substitution of Trustee

WHEREAS, Aspen Title & Escrow, Inc., the present Trustee of record under that certain Deed of Trust executed on August 4, 1993 by Daniel William Selby, Trustor, to Aspen Title & Escrow, Inc., as Trustee for Jackson County Federal Bank, FSB, Original Beneficiary. recorded in the official records of the County of Klamath, Oregon on August 9, 1993, as Inst. No. 65940, Book M93, Page 19651 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 June 15, 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

y Sandra Kademucher Sandra Rademacher, Asst. Vice President

State of New York County of Erie

On June 15, 1999 before me, the undersigned, personally appeared Sandra Rademacher, 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.

Holly Suckow Notary Public, State of New York

Qualified in Eric County

Commission Expires October 28, 2000

PUBLIC OF NEW MEMBERS