

State of Oregon
County of Klamath
Prepared by:
Dawn J. Ruth, 1092614518
Bank of America Mortgage
205 Park Club Lane
Buffalo, NY 14231-9000
1 (800) 285-6000

1999 JUL -8 AM 10: 54

State of Oregon, County of Klamath
Recorded 7/08/99, at 10:54 a.m.
In Vol. M99 Page 27234
Linda Smith,
County Clerk Fee \$ 10 KR

When recorded mail to:
Gregory Michael Rathburn
Teresa R Rathburn
PO Bx 721 Freight Rd Ln
Keno, OR 97627

Substitution of Trustee

WHEREAS, Mountain Title Co. of K.F., the present Trustee of record under that certain Deed of Trust executed on January 27, 1992 by Gregory Michael Rathburn and Teresa R Rathburn, Trustees, to Mountain Title Co. of K.F., as Trustee for Jackson County Federal Bank, FSB, Original Beneficiary, recorded in the official records of the County of Klamath, Oregon on January 29, 1992, as Inst. No. 40398, Book M92, Page 1920 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 Co. of K.F..

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 18, 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

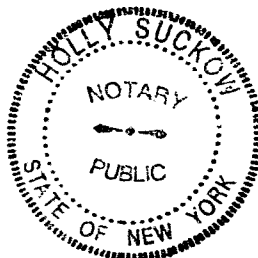
By Sandra Rademacher
Sandra Rademacher,
Asst. Vice President

State of New York
County of Erie

On June 18, 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
Holly Suckow
Notary Public, State of New York
Qualified in Erie County
Commission Expires October 28, 2000



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