

State of Oregon
County of Jackson 1999 JUL -9 PM 2: 54
Prepared by:
Penelope G. Huber, 1092555166
Bank of America Mortgage
205 Park Club Lane
Buffalo, NY 14231-9000
1 (800) 285-6000

When recorded mail to:
Jon Everhart Updegraff
2009 Fairlane Dr
Medford, OR 97501

State of Oregon, County of Klamath
Recorded 7/09/99, at 2:54 p. m.
In Vol. M99 Page 27609
Linda Smith,
County Clerk Fee \$ 10 - 00

Substitution of Trustee

WHEREAS, Continental Land Title Company, the present Trustee of record under that certain Deed of Trust executed on December 8, 1986 by Eugene L Pitzer and Mary Ann Pitzer, Trustors, to Continental Land Title Company, as Trustee for Jackson County Federal Savings and Loan Association, Original Beneficiary, recorded in the official records of the County of Jackson, Oregon on December 10, 1986, as Inst. No. 8625073 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 Continental Land Title Company.

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 23, 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 Formerly Known as Jackson County Federal Savings and Loan Association. Power of Attorney recorded on December 20, 1995 as Document #95-36574

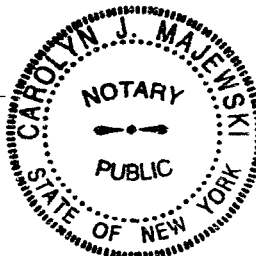
By Sandra Rademacher
Sandra Rademacher
Asst. Vice President

State of New York
County of Erie

On June 23, 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.

Carolyn J. Majewski
Carolyn J. Majewski
Notary Public, State of New York
Qualified in Erie County
Commission Expires October 15, 2000



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