

State of Oregon  
County of Klamath  
Prepared by:  
Deena Emminger, 1092644267  
Bank of America Mortgage  
205 Park Club Lane  
Buffalo, NY 14231-9000  
1 (800) 285-6000

State of Oregon, County of Klamath  
Recorded 9/16/99, at 9:35 a.m.  
In Vol. M99 Page 36937  
Linda Smith,  
County Clerk Fee \$ 10.00

When recorded mail to:  
Robert K Garrett  
4221 Fargo St  
Klamath Falls, OR 97603

### Substitution of Trustee

**WHEREAS**, Aspen Title & Escrow, Inc., the present Trustee of record under that certain Deed of Trust executed on November 8, 1993 by Robert K Garrett, Trustor, to Aspen Title & Escrow, Inc., as Trustee for Jackson County Federal Savings & Loan Association, Original Beneficiary, recorded in the official records of the County of Klamath, Oregon on November 9, 1993, as Inst. No. 71016, Book M93, Page 29597, Page 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 Bank of America, 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 Bank of America, N.A. as new Trustee who shall succeed to all the powers, duties, authority and title of the former Trustee.  
Dated August 27, 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 Savings and Loan Association. Power of Attorney recorded on December 20, 1995 in Book M 95 at Page 34664 as Document #10843

By Muriel Adams  
Muriel Adams,  
Asst. Vice President

State of New York  
County of Erie

On August 27, 1999 before me, the undersigned, personally appeared Muriel Adams, 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.

Jolene M. Mason  
Jolene M. Mason  
Notary Public, State of New York  
Qualified in Erie County  
Commission Expires November 9, 2000



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