

State of Oregon
County of Klamath

Prepared by:

Carolyn J. Majewski, 2001471453
Bank of America Mortgage
205 Park Club Lane
Buffalo, NY 14231-9000
1 (800) 285-6000

When recorded mail to:
Mark W Payne
3139 NE Cromwell CT
Bend, OR 97701

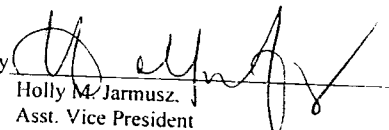
Substitution of Trustee

WHEREAS, Regional Trustee Services Corporation, the present Trustee of record under that certain Deed of Trust executed on August 19, 1997 by Mark W Payne, Trustor, to Regional Trustee Services Corporation, as Trustee for GN Mortgage Corporation, Original Beneficiary, recorded in the official records of the County of Klamath, Oregon on August 26, 1997, as Inst. No. 44135, Book M97, Page 27917' **Page** as described in recorded Deed of Trust.

AND WHEREAS the undersigned NationsBanc Mortgage Corporation 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 Regional Trustee Services Corporation.

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 September 8, 1999.

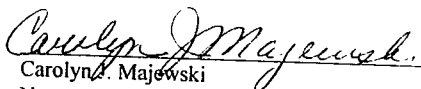
NationsBanc Mortgage Corporation

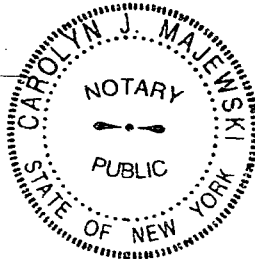
By 
Holly M. Jarmusz.
Asst. Vice President

State of New York
County of Erie

On September 8, 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.


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



State of Oregon, County of Klamath
Recorded 9/21/99, at 2:57 P. m.
In Vol. M99 Page 37543
Linda Smith,
County Clerk Fee \$ 10⁰⁰