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State of Oregon
County of Klamath
Prepared by:
Christine D. Ingalsbe, 1084645611
Bank of America Mortgage
205 Park Club Lane
Buffalo, NY 14231-9000
1 (800) 285-6000

State of Oregon, County of Klamath
Recorded 10/13/99 at 7:23 a.m.
In Vol. M99 Page 40610
Linda Smith,
County Clerk Fee \$ 10.00

22X: When recorded mail to:
William J McCarthy
Jeanne E McCarthy
105 Poshard St
Pleasant Hill, CA 94523

Substitution of Trustee

WHEREAS, Aspen Title and Escrow Company, the present Trustee of record under that certain Deed of Trust executed on November 18, 1991 by William J McCarthy and Jeanne E McCarthy, Trustors, to Aspen Title and Escrow Company, as Trustee for Jackson County Federal Bank, F.S.B., Original Beneficiary, recorded in the official records of the County of Klamath, Oregon on November 19, 1991, as Inst No 37592, Book M91, Page 24196 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 and Escrow Company.

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 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 Formerly Known as Jackson County Bank. Power of Attorney recorded on December 20, 1995 in Book M 95 at Page 34664 as Document #10843

By Holly M. Jarmusz
Holly M. Jarmusz,
Asst. Vice President

State of New York
County of Erie

On September 27, 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.

Cynthia Marano
Cynthia Marano
Notary Public, State of New York
Qualified in Erie County
Commission Expires November 9, 2000

