

State of Oregon  
County of Klamath

1999 OCT 18 PM 3:21

Prepared by:  
Cindy K. Wiegert, 1068105780  
Bank of America Mortgage  
205 Park Club Lane  
Buffalo, NY 14231-9000  
1 (800) 285-6000

When recorded mail to:  
Wayne W Snider  
Kerry P Snider  
1309 Sargent St  
Klamath Falls, OR 97601

Ref:

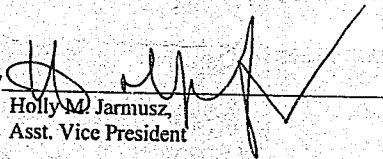
## Substitution of Trustee

**WHEREAS**, Mountain Title Company of Klamath County, the present Trustee of record under that certain Deed of Trust executed on November 19, 1993 by Wayne W Snider and Kerry P Snider, Trustors, to Mountain Title Company of Klamath County, as Trustee for Jackson County Federal Bank, Original Beneficiary, recorded in the official records of the County of Klamath, Oregon on November 23, 1993, as Inst. No. 71689, Book M93, Page 30959' 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 Mountain Title Company of Klamath County.

**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 October 6, 1999.

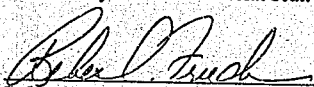
NationsBanc Mortgage Corporation as Successor by Merger to NationsBanc Mortgage Corporation of New York Formerly Known as KeyCorp Mortgage Inc.

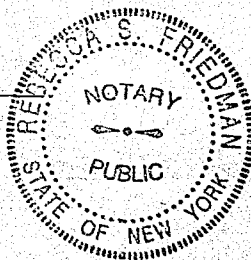
By   
Holly M. Jarmusz,  
Asst. Vice President

State of New York  
County of Erie

On October 6, 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.

  
Rebecca S. Friedman  
Notary Public, State of New York  
Qualified in Erie County  
Commission Expires December 8, 1999



State of Oregon, County of Klamath  
Recorded 10/18/99, at 3:21 p.m.  
In Vol. M99 Page 41348  
Linda Smith,  
County Clerk Fee \$ 10.00