

State of Oregon
County of Klamath
Prepared by:
Cindy K. Wiegert, 1006902447
Bank of America Mortgage
205 Park Club Lane
Buffalo, NY 14231-9000
1 (800) 285-6000

When recorded mail to:
Phillip A Harbin Jr
Margaret L Harbin
1987 Esplanade Street
Klamath Falls, OR 97601

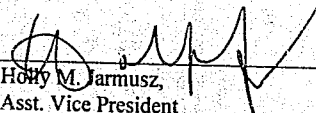
Substitution of Trustee

WHEREAS, Aspen Title & Escrow, Inc., the present Trustee of record under that certain Deed of Trust executed on February 8, 1994 by Phillip A Harbin Jr and Margaret L Harbin, Trustors, to Aspen Title & Escrow, Inc., as Trustee for KeyCorp Mortgage Inc., Original Beneficiary, recorded in the official records of the County of Klamath, Oregon on February 16, 1994, as Inst. No. 76185, Book M94, Page 5135' 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 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 October 14, 1999.

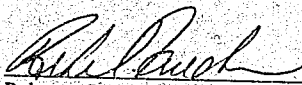
NationsBanc Mortgage Corporation as Successor by Merger to NationsBanc Mortgage Corporation of New York Formerly Known as KeyCorp Mortgage Inc.

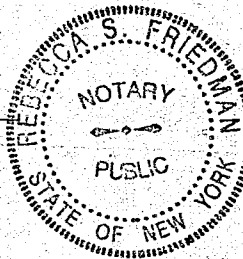
By 
Holly M. Jarmusz,
Asst. Vice President

State of New York
County of Erie

On October 14, 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 10/27/99, at 2:31 p.m.
In Vol. M99 Page 42893
Linda Smith,
County Clerk Fee \$ 10.00