

State of Oregon
 County of Klamath
 Prepared by:
 Cindy K. Wiegert, 1023954017
 Bank of America Mortgage
 205 Park Club Lane
 Buffalo, NY 14231-9000
 1 (800) 285-6000

When recorded mail to:
 David J Mooney
 Sheri D Mooney
 4713 Hope St
 Klamath Falls, OR 97603

Substitution of Trustee

WHEREAS, First American Title Insurance Company of Oregon, the present Trustee of record under that certain Deed of Trust executed on October 28, 1993 by David J Mooney and Sheri D Mooney, Trustors, to First American Title Insurance Company of Oregon, as Trustee for Directors Mortgage Loan Corporation, Original Beneficiary, recorded in the official records of the County of Klamath, Oregon on November 15, 1993, as Inst. No. 71261, Book M 93, Page 30047' Page as described in recorded Deed of Trust.

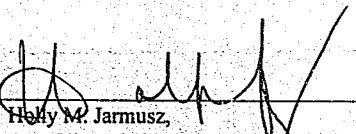
AND WHEREAS the undersigned NationsBanc Mortgage Corporation is the present holder of the beneficial interest under said Deed of Trust and does hereby appoint Bank of America, N.A. as Trustee in place and stead of said First American Title Insurance Company of Oregon.

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 26, 1999.

NationsBanc Mortgage Corporation

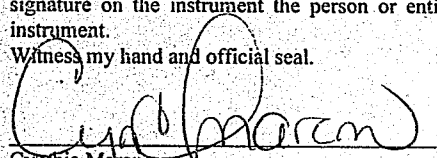
By


 Holly M. Jarmusz,
 Asst. Vice President

State of New York
 County of Erie

On October 26, 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
 Notary Public, State of New York
 Qualified in Erie County
 Commission Expires November 9, 2000

State of Oregon, County of Klamath
 Recorded 11/08/99, at 8:38 a.m.
 In Vol. M99 Page 44432
 Linda Smith,
 County Clerk Fee \$ 10.00

