

State of Oregon  
 County of Klamath  
 Prepared by:  
 Cindy K. Wiegert, 1013863798  
 Bank of America Mortgage  
 205 Park Club Lane  
 Buffalo, NY 14231-9000  
 1 (800) 285-6000

When recorded mail to:  
 Ronald E. Harris  
 Kimberly Harris  
 1540 Columbia St Uppr  
 Hood River, OR 97031

### Substitution of Trustee

WHEREAS, Aspen Title & Escrow, Inc., the present Trustee of record under that certain Deed of Trust executed on May 3, 1994 by Ronald E. Harris and Kimberly Harris, 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 May 11, 1994, as Inst. No. 80838, Book M94, Page 14862, 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 November 19, 1999.

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

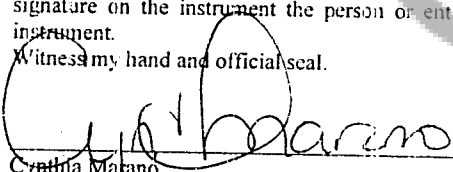
By 

Anna V. Bates,  
 Asst. Vice President

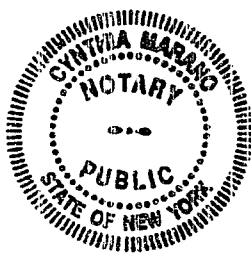
State of New York  
 County of Erie

On November 19, 1999 before me, the undersigned, personally appeared Anna V. Bates, 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 Marino

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



State of Oregon, County of Klamath  
 Recorded 12/07/99, at 12:43 p.m.  
 in Vol. M99 Page 48132  
 Linda Smith,  
 County Clerk Fee \$ 10.00