

State of Oregon
 County of Klamath
 Prepared by: Jennifer Zagst
 Loan Number: 1092598216
 Bank of America Mortgage
 475 CrossPoint Parkway, Getzville, NY 14068

When recorded mail to:
 Howard L Johnson
 Frances I Johnson
 4318 Clinton Ave
 Klamath Falls, OR 97603

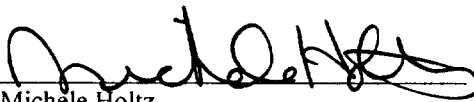
Substitution of Trustee

WHEREAS, Aspen Title & Escrow, Inc., the present Trustee of record under that certain Deed of Trust executed on 08/03/1992 by Howard L Johnson and Frances I Johnson Trustors, to Aspen Title & Escrow, Inc., as Trustee for Jackson County Federal Bank, Original Beneficiary, recorded in the official records of the County of Klamath, Oregon on date 08/07/1992 as Instrument No. 48633 in Book/Reel M92 PAGE/IMAGE 17604 as described in recorded Deed of Trust.

AND WHEREAS the undersigned 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 & 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 03/29/2000.

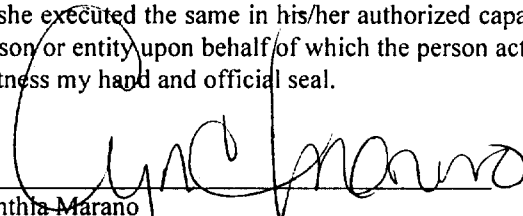
BA Mortgage, LLC (a wholly owned subsidiary of Bank of America, N.A.) as successor in interest by merger of NationsBanc Mortgage Corporation as successor by merger to NationsBanc Mortgage Corporation of New York As Attorney in Fact for KeyBank National Association as successor to Key Bank of Oregon as successor by merger to Jackson County Federal Bank Power of Attorney Recorded in Book M 95 Page 34664 Document Number 10843, on December 20, 1995

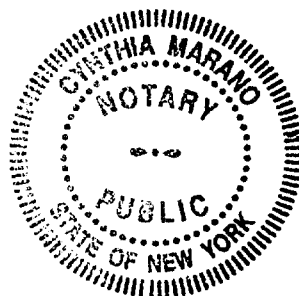
By 
 Michele Holtz,
 Assistant Vice President

State of New York
 County of Erie

On 03/29/2000 before me, the undersigned, personally appeared Michele Holtz, title of Assistant Vice President of Key Bank of Oregon 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 09, 2000



State of Oregon, County of Klamath
 Recorded 04/05/00, at 2:03 p.m.
 In Vol. M00 Page 11231
Linda Smith,
 County Clerk Fee \$ 21.00