

**Bank of America**

Real Estate Loan Service Center

When Recorded Mail To:

RICHARD A SMITH
RUTH E SMITH
444 PELICAN ST
KLAMATH FALLS, OR 97601

96 NOV 14 P1:53

STATE OF OREGON,
County of Klamath ss.

Filed for record at request of:

Richard A. Smith
on this 14th day of November A.D., 19 96
at 1:53 o'clock P.M. and duly recorded
in Vol. M96 of Mortgages Page 35840
Bernetha G. Letsch County Clerk
By Kathleen Ross Deputy.
Fee, \$20.00

Loan Number: 0061064572

PF: 10/11/96

DESIGNATION OF SUCCESSOR TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, Bank of America NT & SA, as the owner and holder of the Note secured by Deed of Trust dated, 08-07-96, made by RICHARD A SMITH AND RUTH E SMITH, WHO ARE MARRIED TO EACH OTHER

Trustor(s), to AMERITITLE, as Trustee, for Bank of America NT & SA, as Beneficiary, which Deed of Trust was recorded 08-15-96, as Instrument/File No. 23299, in Book/Reel/Volume/Docket M96 Page/Image 25282, Official Records of Klamath County, Oregon, hereby substitutes Bank of America, FSB, as Trustee under said Deed of Trust.

Bank of America, FSB, hereby accepts said appointment as Trustee under the above Deed of Trust, and as successor Trustee, and pursuant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust, does hereby RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, all the estate now held by it under said Deed of Trust.

IN WITNESS WHEREOF, the owner and holder above named, and Bank of America, FSB, as successor Trustee, have caused this instrument to be executed, each in its respective interest.

Dated: October 24, 1996

Bank of America NT & SA

Bank of America, FSB

By: C. Penso
C. Penso, Asst. Vice President

By: M. Reyes
M. Reyes, Authorized Officer

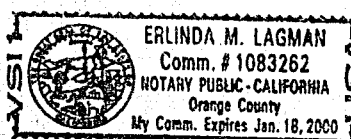
STATE OF CALIFORNIA
COUNTY OF ORANGE

On 10/24/96, before me, Erlinda M. Lagman, a Notary Public, in and for Orange, California, said County and State, personally appeared C. Penso, Asst. Vice President and M. Reyes, Authorized Officer, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Erlinda M. Lagman
Notary Public in and for said County and State

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20.00
FRM-4025L