



99 JAN -5 P2:53

Bank of America

Real Estate Loan Service Center

When Recorded Mail To:

KEVIN E HOADLEY
DEBRA S HOADLEY
2112 KIMBERLY DR
KLAMATH FALLS, OR 97603-5338

STATE OF OREGON,
County of Klamath ss.

Filed for record at request of:

Bank of America
on this 5th day of January A.D. 19 99
at 2:53 o'clock P.M. and duly recorded
in Vol. M99 of Mortgages Page 225
Linda Smith, County Clerk
By Kathleen Ross
Fee, \$15.00 Deputy

Loan Number: 0004249771

PF: 11/27/98

DESIGNATION OF SUCCESSOR TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, Bank of America NT & SA, successor by merger to Bank of America Oregon, as the owner and holder of the Note secured by Deed of Trust dated, 10-04-94, made by KEVIN E HOADLEY AND DEBRA S HOADLEY, WHO ARE MARRIED TO EACH OTHER

Trustor(s), to MOUNTAIN TITLE CO, as Trustee, for Bank of America Oregon, as Beneficiary, which Deed of Trust was recorded 10-11-94, as Instrument/File No. , in Book/Reel/Volume/Docket M94 Page/Image 31638, 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: December 21, 1998

Bank of America NT & SA,
successor by merger to
Bank of America Oregon

Bank of America FSB

By: [Signature]
David K. Cosbey, Vice President

By: [Signature]
C. Penso, Assistant Vice President

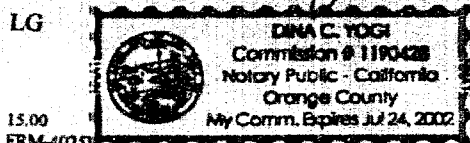
STATE OF CALIFORNIA COUNTY OF ORANGE

On 12/21/98, before me, Dina C. Yogi, a Notary Public, in and for Orange, California, said County and State, personally appeared David K. Cosbey, Vice President and C. Penso, Assistant Vice President, 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.

[Signature]
Notary Public in and for said County and State

LG

15.00
FRM-4025H