

99 FEB 10 AM 1:51

**Bank of America**

Real Estate Loan Service Center

When Recorded Mail To:

DAVID J SNIDER

TINA M SNIDER

4332 MYRTLEWOOD DRIVE

KLAMATH FALLS, OR 97603-7937

STATE OF OREGON, ss.  
County of Klamath

Filed for record at request of:

the 10th day of February A.D. 1999  
at 11:51 o'clock A. M., and duly recorded  
in Vol. M99 of Mortgages on Page 4851

Linda Smith, County Clerk

By Kathleen Rosa Deputy

Fcc. \$15.00

Loan Number: 0004194861

PF: 12 21 '98

**DESIGNATION OF SUCCESSOR TRUSTEE AND  
DEED OF RECONVEYANCE**The undersigned, OREGON HOUSING AGENCY, INC.as the owner and holder of the Note secured by Deed of Trust dated, 11-21-94, made by DAVID J. SNIDER AND  
TINA M SNIDER, HUSBAND AND WIFETrustor(s), to MOUNTAIN TITLE COMPANY, as Trustee, for Bank of America Oregon, as Beneficiary, which  
Deed of Trust was recorded 11-23-94, as Instrument/File No. , in Book/Reel/Volume/Docket M94 Page/Image  
36034, Official Records of Klamath County, Oregon, hereby substitutes Bank of America NT & SA, as Trustee  
under said Deed of Trust.Bank of America NT & SA, 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 NT & SA as successor  
Trustee, have caused this instrument to be executed, each in its respective interest.

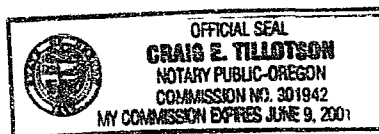
Dated: January 13, 1999

Bank of America NT &amp; SA

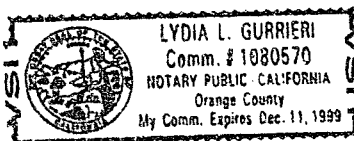
OREGON HOUSING AGENCY INC.

By: Jon C. Gar  
JON C. GAR  
AUTHORIZED SIGNER  
HOUSING FINANCE SECTIONBy: C. Penso  
C. Penso, Assistant Vice PresidentSTATE OF OregonCOUNTY OF MarionOn JAN 20 1999 before me, Craig E. Tillotson, a Notary Public, in and for Marion Co.Oregon, said County and State, personally appeared Jon C. Gar  
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.

Craig E. Tillotson  
Notary Public in and for said County and StateSTATE OF CALIFORNIA  
COUNTY OF ORANGEOn 01/13/99, before me, Lydia L. Gurrieri, a Notary Public, in and for Orange, California, said County and State,  
personally appeared 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.

Lydia L. Gurrieri  
Notary Public in and for said County and State  
L.G.

15.00

FRM-4026L