

**Bank of America**

Real Estate Loan Service Center

When Recorded Mail To:
CHERYL A BICKFORD535 JEFFERSON STREET
KLAMATH FALLS, OR 97601-3046

99 FEB 10 AM 1:51

STATE OF OREGON,
County of Klamath ss.

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 4852

Linda Smith, County Clerk

By Kathleen Ross Deputy

Fee, \$15.00

Loan Number: 0060850060

PF: 12/15/98

**DESIGNATION OF SUCCESSOR TRUSTEE AND
DEED OF RECONVEYANCE**The undersigned, OREGON HOUSINGas the owner and holder of the Note secured by Deed of Trust dated, 06-21-96, made by CHERYL A. BICKFORD,
AN UNMARRIED PERSONTrustor(s), to ASPEN TITLE & ESCROW, INC., as Trustee, for Bank of America Oregon, as Beneficiary, which
Deed of Trust was recorded 06-27-96, as Instrument/File No. 20513, in Book/Keel/Volume/Docket 96 Page/Image
19125, 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 11, 1999

OREGON HOUSING

Bank of America NT & SA

By: [Signature]JON C. GAIL
AUTHORIZED SIGNER
HOUSING FINANCE SECTIONBy: [Signature]

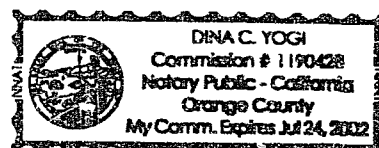
David K. Cosbey, Vice President

STATE OF OregonCOUNTY OF MarionOn JAN 19 1999, before me, Craig E. Tillotson, a Notary Public, in and for Marion Co.,
Oregon, said County and State, personally appeared Jon C. Gail
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 01/11/99, before me, Dina C. Yogi, a Notary Public, in and for Orange, California, said County and State,
personally appeared David K. Cosbey, 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.

Dina C. Yogi
Notary Public in and for said County and State
PL15 00
FRM-4026L