

**Bank of America**

Real Estate Loan Service Center

When Recorded Mail To:

MARILYN V RIDGE
 FRED E RIDGE
 5291 ORPINE CT
 KLAMATH FALLS, OR 97603-8439

99 FEB 10 AM 51

Vol. M99 Page 4853
 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 4853
 Linda Smith, County Clerk

By Kathleen Rose, Deputy

Fee, \$15.00

Loan Number: 0006282440

PF: 01/11/99

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, 01-27-95, made by MARILYN V RIDGE AND FRED E RIDGE, WHO ARE MARRIED TO EACH OTHER

Trustor(s), to ASPEN TITLE AND ESCROW INC, as Trustee, for Bank of America Oregon, as Beneficiary, which Deed of Trust was recorded 02-02-95, as Instrument/File No. 94368, in Book/Reel/Volume/Docket M95 Page/Image 2425, 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: January 26, 1999

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

Bank of America FSB

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

By: [Signature]
 M. Reyes, Authorized Officer

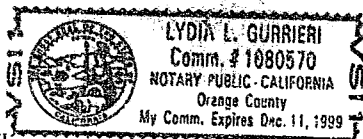
STATE OF CALIFORNIA
 COUNTY OF ORANGE

On 01/26/99, before me, Lydia L. Gurrieri, a Notary Public, in and for Orange, California, said County and State, personally appeared C. Penso, Assistant Vice President 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.

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

LG

 15.00
 FRM-4025L


156