

State of Oregon
 County of Klamath
 Prepared by: Jennifer Zagst
 Loan Number: 2002388201
 Bank of America Mortgage
 205 Park Club Lane, Buffalo, NY 14231

When recorded mail to:
 Walter A Ramage III

3308 Ne Cruise Ln.
 Bend, OR 97701

Substitution of Trustee

WHEREAS, Regional Trustee Services Corporation, the present Trustee of record under that certain Deed of Trust executed on 06/04/1998 by Walter A Ramage III Trustor, to Regional Trustee Services Corporation, as Trustee for GN Mortgage Corporation, Original Beneficiary, recorded in the official records of the County of Klamath, Oregon on date 06/10/1998 as Instrument No. 59527 IN BOOK/REEL M98 PAGE/IMAGE 19732 and re-recorded: DATE Error! Bookmark not defined.as described in recorded Deed of Trust.

AND WHEREAS the undersigned NationsBanc Mortgage Corporation is the present holder of the beneficial interest under said Deed of Trust and does hereby appoint Bank of America, N.A. as Trustee in place and stead of said Regional Trustee Services Corporation.

NOW, THEREFORE, upon recordation of this document, the undersigned does hereby discharge the present Trustee and appoint Bank of America, N.A. as new Trustee who shall succeed to all the powers, duties, authority and title of the former Trustee.

Dated 11/05/1999.

NationsBanc Mortgage Corporation

By

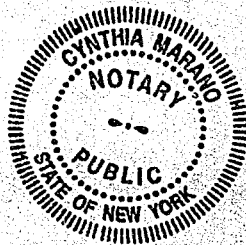
Holly M Jarmusz,
 Assistant Vice President

State of New York
 County of Erie

On 11/05/1999 before me, the undersigned, personally appeared Holly M. Jarmusz, title of Assistant Vice President of NationsBanc Mortgage Corporation personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity and that by his/her signature on the instrument the person or entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.

Cynthia Marato
 Notary Public, State of New York
 Qualified in Erie County
 Commission Expires November 09, 2000



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Full Reconveyance


Bank of America, N.A., a National Association under the laws of the United States of America, as duly appointed under Deed of Trust hereinafter referred to, having received from holder of the obligations thereunder a written request to reconvey, reciting that all sums secured by said Deed of Trust have been fully paid, and said Deed of Trust and the note or notes secured thereby having been surrendered to said Trustee for cancellations, does hereby RECONVEY, without warranty, to the person or persons legally entitled thereto, the estate now held by it thereunder. Said Deed of Trust was executed by
 Walter A Ramage III

Trustor, to GN Mortgage Corporation, Original Beneficiary, and recorded in the official records of the County of Klamath, Oregon as follows: DATE 06/10/1998 AS INSTR. NO. 59527 IN BOOK/REEL M98 PAGE/IMAGE 19732 Now, therefore, in accordance with said request and provisions of said Deed of Trust NationsBank, N.A. as Trustee, does hereby RECONVEY, without warranty, to the PERSON OR PERSONS LEGALLY ENTITLED THERETO, all estate now held by it thereunder in and to that property in said county, State of Oregon, as described in recorded Deed of Trust.

In Witness Whereof, Bank of America, N.A. as Trustee, has caused its corporate name to be hereto affixed by its officer, thereunto duly authorized.

Date: 11/05/1999


Bank of America, N.A. as Trustee

By: 
 Karen S. Wahl,
 Vice President

STATE OF New York
 COUNTY OF Erie

On 11/05/1999, before me, the undersigned, personally appeared Karen S. Wahl, title of Vice President of Bank of America, N.A. personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity and that by his/her signature on the instrument the person or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.


 Cynthia Marano
 Notary Public, State of New York
 Qualified in Erie County
 Commission Expires November 09, 2000

State of Oregon, County of Klamath
 Recorded 11/29/99, at 2:36 p.m.
 in Vol. M99 Page 47018
 Linda Smith,
 County Clerk Fee \$ 26⁰⁰