

State of Oregon
County of Klamath
Prepared by: Jennifer Zagst
Loan Number: 1022667172
Bank of America Mortgage
475 CrossPoint Parkway, Getzville, NY 14068

Ret:

When recorded mail to:
Arthur R Tepper
Paulette A Tepper
33821 Tiller-Trail Hgwy
Tiller, OR 97484

Substitution of Trustee

WHEREAS, First American Title Insurance Company of Oregon, the present Trustee of record under that certain Deed of Trust executed on 08/11/1993 by Arthur R Tepper and Paulette A Tepper Trustors, to First American Title Insurance Company of Oregon, as Trustee for Directors Mortgage Loan Corporation, Original Beneficiary, recorded in the official records of the County of Klamath, Oregon on date 08/26/1993 as Instrument No. 66894 in Book/Reel M93 PAGE/IMAGE 21528 Error! Bookmark not defined.as described in recorded Deed of Trust.

AND WHEREAS the undersigned BA Mortgage, LLC (a wholly owned subsidiary of Bank of America, N.A.) 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 First American Title Insurance Company of Oregon.

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 02/23/2000.

BA Mortgage, LLC (a wholly owned subsidiary of Bank of America, N.A.) as successor in interest by merger of NationsBanc Mortgage Corporation

By Michele Holtz
Michele Holtz,
Assistant Vice President

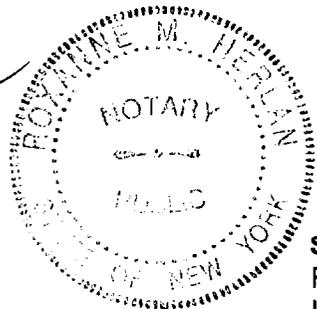
State of New York
County of Erie

On 02/23/2000 before me, the undersigned, personally appeared Michele Holtz, title of Assistant Vice President of BA Mortgage, LLC (a wholly owned subsidiary 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 entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.

Roxanne M. Herlan

Roxanne M. Herlan
Notary Public, State of New York
Qualified in Erie County
Commission Expires March 31, 2001



State of Oregon, County of Klamath
Recorded 3/03/00, at 2:24 p. m.
In Vol. M00 Page 6905
Linda Smith,
County Clerk Fee \$ 21.00