

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

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

Ret:

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 Pepper and Paulette A Pepper 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

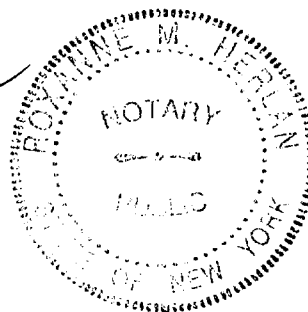
By Michele Holtz
 Michele Holtz,
 Assistant Vice President

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