

**State of Oregon
County of Klamath**

Prepared by: Jennifer Zagst
 Loan Number: 1023748542
 Bank of America Mortgage
 475 CrossPoint Parkway, Getzville, NY 14068

When recorded mail to:

pub.
 Craig A Hansen
 Lavonna Hansen
 Po Box 651
 Gilchrist, OR 97737

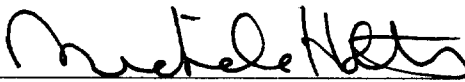
Substitution of Trustee

WHEREAS, First American Title Insurance Company of Oregon, the present Trustee of record under that certain Deed of Trust executed on 11/09/1993 by Craig A Hansen and Lavonna Hansen 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 11/29/1993 as Instrument No. 71991 in Book/Reel M93 PAGE/IMAGE 31534 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 03/14/2000.

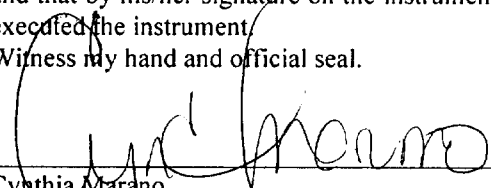
BA Mortgage, LLC (a wholly owned subsidiary of Bank of America, N.A.) as successor in interest by merger of NationsBanc Mortgage Corporation

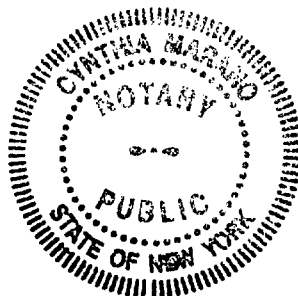
By 
 Michele Holtz,
 Assistant Vice President

State of New York
 County of Erie

On 03/14/2000 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.


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



State of Oregon, County of Klamath
 Recorded 3/21/00, at 9:30 a. m.
 In Vol. M00 Page 9201
Linda Smith,
 County Clerk Fee \$ 21⁰⁰