

State of Oregon, County of Klamath
 Recorded 06/12/00, at 3:45p m.
 In Vol. M00 Page 21286
Linda Smith,
 County Clerk Fee\$ 26⁰⁰

WHEN RECORDED MAIL TO:

RF. Melvin R Bonner
 Georgia L Bonner
 Po Box 246
 Crescent, OR 97733

State of Oregon
 County of Klamath
 Loan Number: 1090317155

Substitution of Trustee and Full Reconveyance

The undersigned BA Mortgage, LLC, a limited liability company as successor in interest by merger of NationsBanc Mortgage Corporation as successor by merger to NationsBanc Mortgage Corporation of New York formerly known as KeyCorp Mortgage Inc., as the owner and holder of the Notes secured be Deed of Trust dated, 01/14/1994, made by Melvin R Bonner and Georgia L Bonner, Trustor(s) to Mountain Title Co. of Klamath County, as Trustee, and Keycorp Mortgage Inc. as Beneficiary, which Deed of Trust was recorded 02/04/1994, in Book/Volume M94, Page 4069, as Document No. 75610 in the office of the County Auditor of Klamath, State of Oregon, hereby substitutes Bank of America, N.A. (USA), a National Banking Association, as trustee under said Deed of Trust.

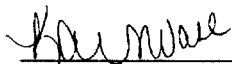
Bank of America, N.A. (USA), a National Banking Association hereby accepts said appointment of Trustee under the above Deed of Trust, and as successor Trustee, and pursuant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust, does hereby RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, all the state now held by it under said Deed of Trust.

IN WITNESS WHEREOF, the owner and holder above named, and Bank of America, N.A. (USA), a National Banking Association, as successor Trustee, have caused this instrument to be executed, each in its respective interest.

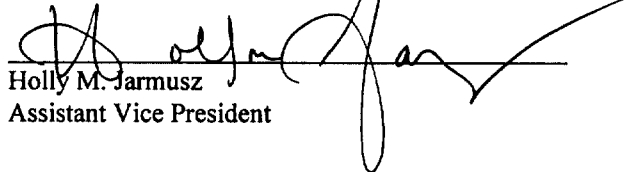
Dated, 05/31/2000

BA Mortgage, LLC, a limited liability company as successor in interest by merger of NationsBanc Mortgage Corporation as successor by merger to NationsBanc Mortgage Corporation of New York formerly known as KeyCorp Mortgage Inc.

Bank of America, N.A. (USA), a National Banking Association



Karen S. Wahl
 Vice President

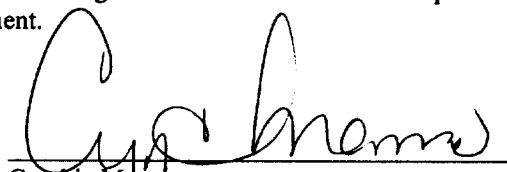


Holly M. Jarmusz
 Assistant Vice President

STATE OF New York
 COUNTY OF Erie

On 05/31/2000 before me, the undersigned, personally appeared Karen S. Wahl, Vice President and Holly M. Jarmusz, Assistant Vice President, 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.

PREPARED BY:
 Jennifer Zagst
 Bank of America Mortgage
 475 CrossPoint Parkway, Getzville, NY 14068



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

