

WHEN RECORDED MAIL TO:

Floyd D Frisk
 Rebecca L Frisk
 2463 Applegate Ave
 Klamath Falls, OR 97601

31

State of Oregon
 County of Klamath
 Loan Number: 1092644184

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 by Deed of Trust dated, 11/03/1993, made by Floyd D Frisk and Rebecca L Frisk, Trustor(s) to Aspen Title & Escrow Inc, as Trustee, and Jackson County Federal Bank as Beneficiary, which Deed of Trust was recorded 11/04/1993, in Book/Volume M93, Page 29168, as Document No. 70805 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.

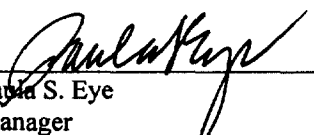
Bank of America, N.A. (USA), a National Banking Association hereby accepts said appointment of Trustee under the above Deed of Trust, and as successor Trustee, and pursuant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust, does hereby RECONVEY WITHOUT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

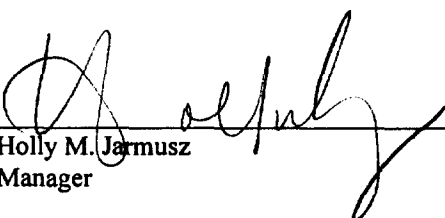
IN WITNESS WHEREOF, the owner and holder above named, and Bank of America, N.A. (USA), a National Banking Association, as successor Trustee, have caused this instrument to be executed, each in its respective interest.

Dated, 08/31/2000

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

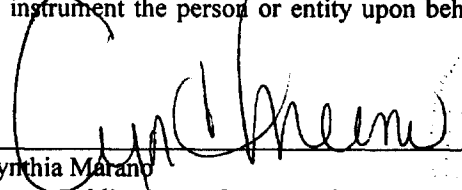

 Paula S. Eye
 Manager


 Holly M. Jarmusz
 Manager

STATE OF New York
 COUNTY OF Erie

On 08/31/2000 before me, the undersigned, personally appeared Paula S. Eye, Manager and Holly M. Jarmusz, Manager, 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:
 Carolyn Majewski
 Bank of America Mortgage


 Cynthia Marano
 Notary Public, State of New York

33262

475 CrossPoint Parkway, Getzville, NY 14068

Qualified in Erie County
Commission Expires November 09, 2000

State of Oregon, County of Klamath
Recorded 09/12/00, at 10:34 a.m.
In Vol. M00 Page 33261
Linda Smith,
County Clerk Fee \$ 3.00