

200 OCT 24 AM 9:41

Vol M00 Page 38665

State of Oregon, County of Klamath
Recorded 10/24/00, at 9:41 a.m.
In Vol. M00 Page 38665
Linda Smith,
County Clerk Fee \$ 26.00

WHEN RECORDED MAIL TO:

Richard Goodwin
Lavon Goodwin
726 Royal #32
Medford, OR 97501

State of Oregon
County of Klamath
Loan Number: 10705606

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 Attorney in Fact for Bankers Trust Company of California, N.A. Power of Attorney Recorded in Book M94 Page 33093 Document Number 90092, on October 25, 1994, as the owner and holder of the Notes secured by Deed of Trust dated, 04/22/1993, made by Sandra L. Lack and the Goodwin Trust Richard R. Goodwin, Trustee and Lavon Goodwin, Trustee, Trustor(s) to Mountain Title Company of Klamath County, as Trustee, and Jackson County Federal Bank, a Federal Savings Bank as Beneficiary, which Deed of Trust was recorded 04/22/1993, in Book/Volume M93, Page 8530 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.

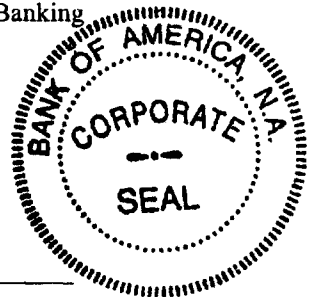
Bank of America, N.A. (USA), a National Banking Association hereby accepts said appointment of Trustee under the above Deed of Trust, and as successor Trustee, and pursuant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust, does hereby RECONVEY WITHOUT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

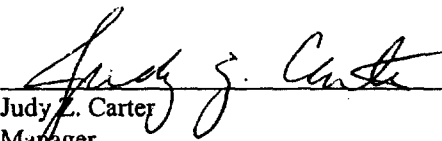
IN WITNESS WHEREOF, the owner and holder above named, and Bank of America, N.A. (USA), a National Banking Association, as successor trustee, have caused this instrument to be executed, each in its respective interest.

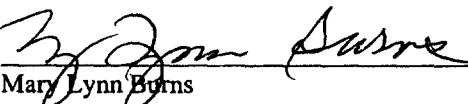
Dated, 09/12/2000

BA Mortgage, LLC, a limited liability company as successor in interest by merger of NationsBanc Mortgage Corporation As Attorney in Fact for Bankers Trust Company of California, N.A. Power of Attorney Recorded in Book M94 Page 33093 Document Number 90092, on October 25, 1994

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




Judy Z. Carter
Manager

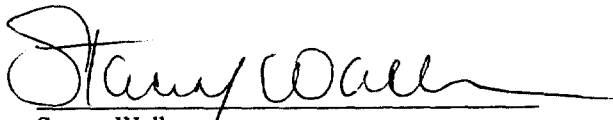

Mary Lynn Burns
Manager

STATE OF Kentucky
COUNTY OF Jefferson

On 09/12/2000 before me, the undersigned, personally appeared Judy Z. Carter, Manager and Mary Lynn Burns, 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:
Shon Williams
Bank of America Mortgage
101 E. Main St., Ste 400, Louisville, KY 40202


Stacey Walker
Notary Public, State of Kentucky
Qualified in Jefferson County
Commission Expires January 13, 2004

