

State of Oregon  
 County of Klamath  
 Loan Number: 4764364099

## Substitution of Trustee and Full Reconveyance

The undersigned Bank of America, N.A., a national banking association as successor in interest by merger of Bank of America, FSB, as the owner and holder of the Notes secured by Deed of Trust dated, 06/30/1998, made by Brenden J Baird, Trustor(s) to Aspen Title, as Trustee, and Bank of America, Federal Savings Bank as Beneficiary, which Deed of Trust was recorded 07/02/1998, in Book/Volume M98, Page 23577, as Document No. 61453 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.

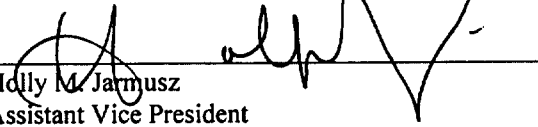
IN WITNESS WHEREOF, the owner and holder above named, and Bank of America, N.A. (USA), a National Banking Association, as successor Trustee, have caused this instrument to be executed, each in its respective interest.

Dated, 10/20/2000

Bank of America, N.A., a national banking association as successor in interest by merger of Bank of America, FSB

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

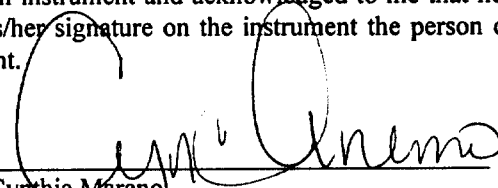
  
 Paula S. Eye  
 Vice President

  
 Holly M. Jarmusz  
 Assistant Vice President

STATE OF New York  
 COUNTY OF Erie

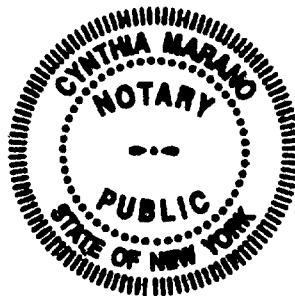
On 10/20/2000 before me, the undersigned, personally appeared Paula S. Eye, Vice President and Holly M. Jarmusz, Assistant Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged 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:  
 Kelly Richter  
 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

WHEN RECORDED MAIL TO:  
 Brenden J Baird

6721 Milbert Avenue  
 Klamath Falls, OR 97603



State of Oregon, County of Klamath  
 Recorded 11/01/00, at 9:41 a. m.  
 In Vol. M00 Page 39837  
 Linda Smith,  
 County Clerk Fee \$ 26<sup>00</sup>