

State of Oregon
County of Klamath
Loan Number: 1031183633

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, 09/22/1994, made by Stephen L Campbell and Cheralynn G Campbell, Trustor(s) to Mountain Title Company of Klamath County, as Trustee, and KeyCorp Mortgage Inc. as Beneficiary, which Deed of Trust was recorded 09/30/1994, as Document No. M94-30602 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.

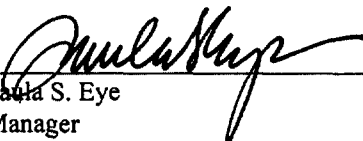
Bank of America, N.A. (USA), a National Banking Association hereby accepts said appointment of Trustee under the above Deed of Trust, and as successor Trustee, and pursuant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust, does hereby RECONVEY WITHOUT 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, 12/18/2000

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

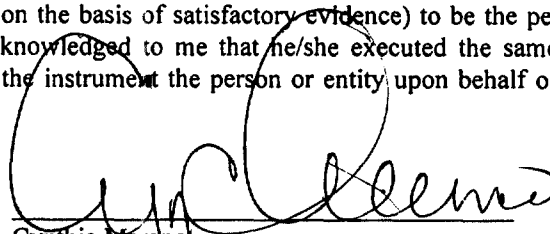

Paula S. Eye
Manager


Michele Holtz
Manager

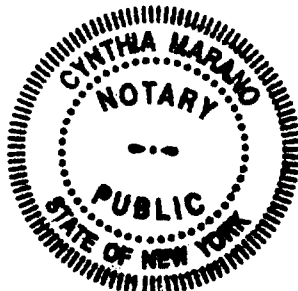
STATE OF New York
COUNTY OF Erie

On 12/18/2000 before me, the undersigned, personally appeared Paula S. Eye, Manager and Michele Holtz, 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:
Cindy Marano
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, 2002

WHEN RECORDED MAIL TO:
Stephen L Campbell



Rt:

46649

Cheralynn G Campbell
4900 Lorrayne Pl
Klamath Falls, OR 976038356

State of Oregon, County of Klamath
Recorded 12/28/00, at 12:25 p.m.
In Vol. M00 Page 46648
Linda Smith,
County Clerk Fee\$ 31.00