

State of Oregon
County of Klamath
Loan Number: 10703510

Substitution of Trustee and Full Reconveyance

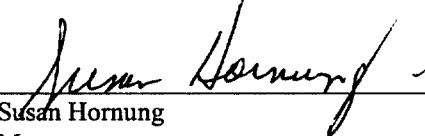
The undersigned BA Mortgage, LLC, a limited liability company as successor in interest by merger of NationsBanc Mortgage Corporation, as the owner and holder of the Notes secured be Deed of Trust dated, 08/30/1988, made by Theodore J Nick Jr and Vollandta M Nick, Trustor(s) to Aspen Title Escrow Company, as Trustee, and Jackson County Federal Savings and loan Association as Beneficiary, which Deed of Trust was recorded 08/31/1988, in Book/Volume M99, Page 14196 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, 07/23/2001

BA Mortgage, LLC, a limited liability company



Susan Hornung
Manager

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

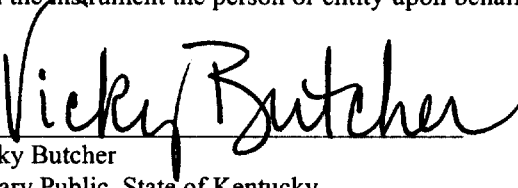


Shawn Biven
Assistant Vice President

STATE OF Kentucky
COUNTY OF Jefferson

On 07/23/2001 before me, the undersigned, personally appeared Susan Hornung, Manager and Shawn Biven, 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.

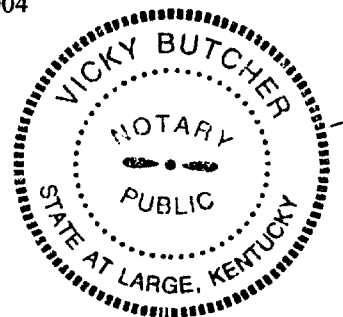
PREPARED BY:
Jeremy Wilking
Bank of America Mortgage
101 E. Main St., Ste 400, Louisville, KY 40202



Vicky Butcher
Notary Public, State of Kentucky
Qualified in Jefferson County
Commission Expires November 22, 2004

WHEN RECORDED MAIL TO:
Theodore J Nick Jr
Vollandta M Nick
6224 Winema Street
Klamath Falls, OR 97603

Rt: Bank of America Mortgage



State of Oregon, County of Klamath
Recorded 08/07/01 at 9:41 a m.
In Vol. M01 Page 39479
Linda Smith,
County Clerk Fee \$ 26⁰⁰