

State of Oregon
County of Klamath
Loan Number: 1012778807

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, 04/06/1994, made by Joie Dale Hamblin and Terry Darlene Hamblin, Trustor(s) to aspen title and escrow inc., as Trustee, and keycorp mortgage inc. as Beneficiary, which Deed of Trust was recorded 04/12/1994, in Book/Volume m94, Page 10842, as Document No. 78990 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 estate now held by it under said Deed of Trust.

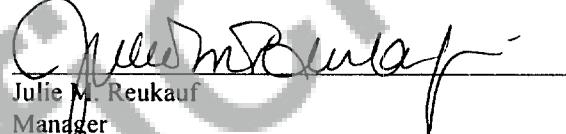
IN WITNESS WHEREOF, the owner and holder above named, and Bank of America, N.A. (USA), a National Banking Association, as successor Trustee, have caused this instrument to be executed, each in its respective interest.

Dated, 08/23/2001

BA Mortgage, LLC, a limited liability company


Muriel Adams
Muriel Adams
Manager

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


Julie M. Reukauf
Julie M. Reukauf
Manager

STATE OF New York
COUNTY OF Erie

On 08/23/2001 before me, the undersigned, personally appeared Muriel Adams, Manager and Julie M. Reukauf, 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.

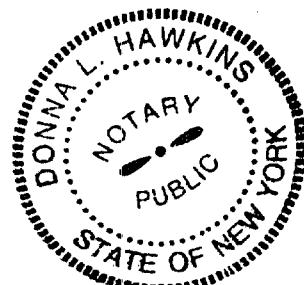
PREPARED BY:

Beth Hubbard
Bank of America Mortgage
475 CrossPoint Pkwy, Getzville NY 14068

WHEN RECORDED MAIL TO:

Joie Dale Hamblin
Terry Darlene Hamblin
5482 Glenwood Dr
Klamath Falls, OR 976038521


Donna L. Hawkins
Notary Public, State of New York
Qualified in Erie County
Commission Expires May 19, 2003



State of Oregon, County of Klamath
Recorded 09/05/01 at 9:14a m.
In Vol. M01 Page 45009
Linda Smith,
County Clerk Fee \$ 26.00