

State of Oregon
County of Klamath
Loan Number: 2004711608

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, 12/09/1998, made by C V Pickering and Nancy J Pickering, Trustor(s) to Amerititle, as Trustee, and new america financial as Beneficiary, which Deed of Trust was recorded 12/21/1998, in Book/Volume M98, Page 45693, as Document No. 71818 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.

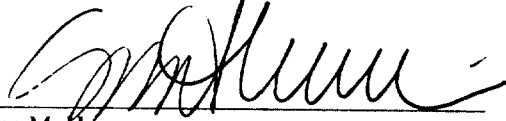
Bank of America, N.A. (USA), a National Banking Association hereby accepts said appointment of Trustee under the above Deed of Trust, and as successor Trustee, and pursuant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust, does hereby RECONVEY WITHOUT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

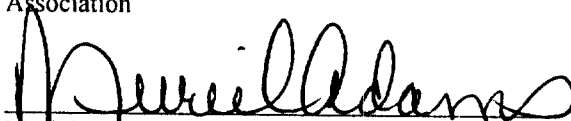
IN WITNESS WHEREOF, the owner and holder above named, and Bank of America, N.A. (USA), a National Banking Association, as successor Trustee, have caused this instrument to be executed, each in its respective interest.

Dated, 10/18/2001

BA Mortgage, LLC, a limited liability company

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

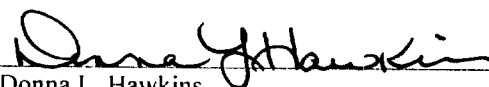

Suzanne M. Haumesser
Manager


Muriel Adams
Manager

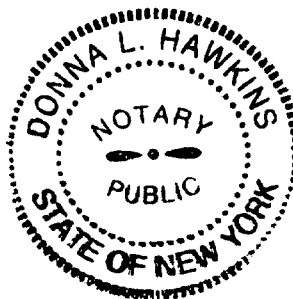
STATE OF New York
COUNTY OF Erie

On 10/18/2001 before me, the undersigned, personally appeared Suzanne M. Haumesser, Manager and Muriel Adams, 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:
Michael Valenti
Bank of America Mortgage
475 CrossPoint Pkwy, Getzville NY 14068


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

WHEN RECORDED MAIL TO:
C V Pickering
Nancy J Pickering
39500 Highway 97 North
Chiloquin, OR 97624



State of Oregon, County of Klamath
Recorded 11/05/01 9:48a m.
In Vol. M01 Page 56398
Linda Smith,
County Clerk Fee\$ 26⁰⁰