

State of Oregon  
County of Klamath  
Loan Number: 10705408

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## 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 Attorney in Fact for Bankers Trust Company of California, N.A. Power of Attorney Recorded in Book M94 Page 33093 Document Number 90092, on October 25, 1994, as the owner and holder of the Notes secured by Deed of Trust dated, 01/28/1993, made by Darrell D Anderson and Geraldine E Anderson, Trustor(s) to Key Title & Escrow Co., as Trustee, and Jackson County Federal Bank as Beneficiary, which Deed of Trust was recorded 01/28/1993, in Book/Volume 153, Page 3202, as Document No. 93-01621 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.

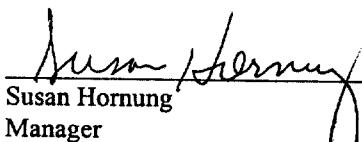
Bank of America, N.A. (USA), a National Banking Association hereby accepts said appointment of Trustee under the above Deed of Trust, and as successor Trustee, and pursuant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust, does hereby RECONVEY WITHOUT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

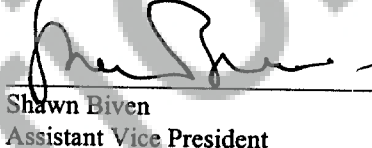
IN WITNESS WHEREOF, the owner and holder above named, and Bank of America, N.A. (USA), a National Banking Association, as successor Trustee, have caused this instrument to be executed, each in its respective interest.

Dated, 10/31/2001

BA Mortgage, LLC, a limited liability company

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

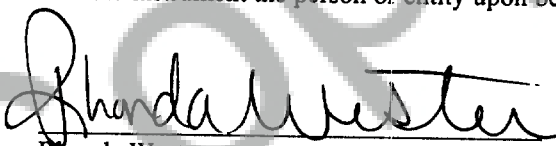
  
Susan Hornung  
Manager

  
Shawn Biven  
Assistant Vice President

STATE OF Kentucky  
COUNTY OF Jefferson

On 10/31/2001 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:  
Rhonda Western  
Bank of America Mortgage  
101 E. Main St., Ste 400, Louisville, KY 40202

  
Rhonda Western  
Notary Public, State of Kentucky  
Qualified in Jefferson County  
Commission Expires February 25, 2002

WHEN RECORDED MAIL TO:

*ex*  
Darrell D Anderson  
Geraldine E Anderson  
144 Nursery Lane

State of Oregon, County of Klamath  
Recorded 11/20/01 8:17 a. m.  
In Vol. M01, Page 59292  
Linda Smith, County Clerk  
Fee \$ 26<sup>00</sup> # of Pgs 1

