

State of Oregon
County of Klamath
Loan Number: 10703684

State of Oregon, County of Klamath
Recorded 01/23/2002 9:18 a m.
Vol M02, Pg 4286
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1
760 OPA

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 be Deed of Trust dated, 08/07/1989, made by Daryl J Hall and Debbie J Hall, Trustor(s) to Klamath County Title Company, as Trustee, and Jackson County Federal Savings & Loan Assn. as Beneficiary, which Deed of Trust was recorded 08/16/1989, in Book/Volume M89, Page 15192, as Document No. 3949 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.

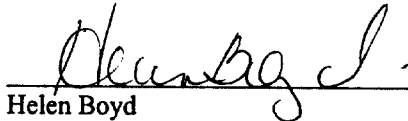
Bank of America, N.A. (USA), a National Banking Association hereby accepts said appointment of Trustee under the above Deed of Trust, and as successor Trustee, and pursuant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust, does hereby RECONVEY WITHOUT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

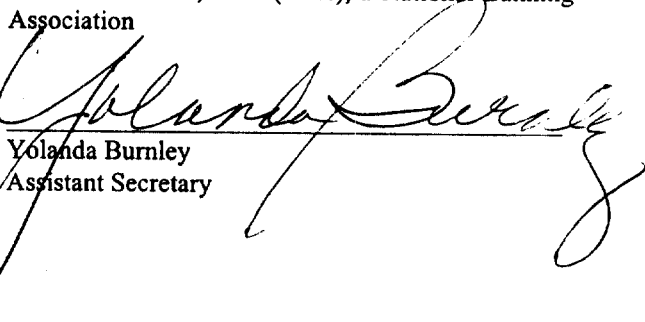
IN WITNESS WHEREOF, the owner and holder above named, and Bank of America, N.A. (USA), a National Banking Association, as successor Trustee, have caused this instrument to be executed, each in its respective interest.

Dated, 11/09/2001

BA Mortgage, LLC, a limited liability company

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

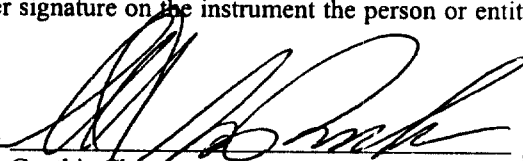

Helen Boyd
Assistant Vice President

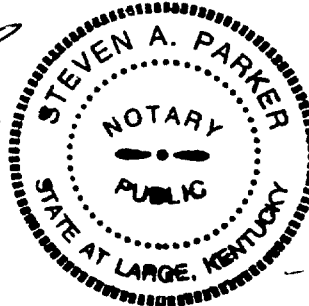

Yolanda Burnley
Assistant Secretary

STATE OF Kentucky
COUNTY OF Jefferson

On 11/09/2001 before me, the undersigned, personally appeared Helen Boyd, Assistant Vice President and Yolanda Burnley, Assistant Secretary, 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:
Terese Bass
Bank of America Mortgage
101 E. Main St., Ste 400, Louisville, KY 40202


~~Cynthia Chesser~~
Notary Public, State of Kentucky
Qualified in Jefferson County
Commission Expires ~~September 22, 2002~~



WHEN RECORDED MAIL TO:
Daryl J Hall
Debbie J Hall
Po Box 231

STEVEN A. PARKER
Notary Public, State at Large, KY
My Commission Expires 2-18-2003