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Vol M02 Page 7020

State of Oregon  
County of Klamath  
Loan Number: 1092601960

State of Oregon, County of Klamath  
Recorded 02/06/2002 8:45 a m.  
Vol M02, Pg 7020  
Linda Smith, County Clerk  
Fee \$ 26.00 # of Pgs 1

## Substitution of Trustee and Full Reconveyance

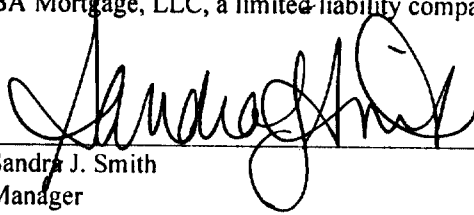
The undersigned BA Mortgage, LLC, a limited liability company as successor in interest by merger of NationsBanc Mortgage Corporation, as the owner and holder of the Notes secured by Deed of Trust dated, 05/18/1993, made by Raymond A Setters and Sandra L Setters, Trustor(s) to Mountain Title Company of Klamath County, as Trustee, and Jackson County Federal Bank as Beneficiary, which Deed of Trust was recorded 05/20/1993, in Book/Volume M93, Page 11438 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.

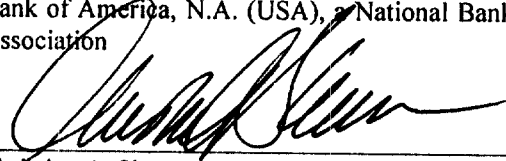
IN WITNESS WHEREOF, the owner and holder above named, and Bank of America, N.A. (USA), a National Banking Association, as successor Trustee, have caused this instrument to be executed, each in its respective interest.

Dated, 01/14/2002

BA Mortgage, LLC, a limited liability company

  
Sandra J. Smith  
Manager

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


  
Christine A. Skowron  
Manager

STATE OF New York  
COUNTY OF Erie

On 01/14/2002 before me, the undersigned, personally appeared Sandra J. Smith, Manager and Christine A. Skowron, 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

  
Shelley A. Andrees  
Notary Public, State of New York  
Qualified in Erie County  
Commission Expires March 22, 2003

WHEN RECORDED MAIL TO:  
Raymond A Setters  
Sandra L Setters  
3953 Rio Vista Way  
Klamath Falls, OR 976037728