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State of Oregon, County of Klamath
Recorded 02/26/2002 10:14 a m.
Vol M02, Pg 11352-53
Linda Smith, County Clerk
Fee \$ 31.00 # of Pgs 2

State of Oregon
County of Klamath
Loan Number: 1084708633

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, 08/03/1992, made by Danny L Rutledge and Deena L Rutledge, Trustor(s) to Aspen Title & Escrow, Inc., as Trustee, and Jackson County Federal Bank as Beneficiary, which Deed of Trust was recorded 08/07/1992, in Book/Volume M-92, Page 17597, as Document No. 48631 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.

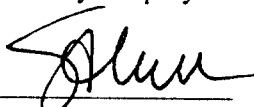
Bank of America, N.A. (USA), a National Banking Association hereby accepts said appointment of Trustee under the above Deed of Trust, and as successor Trustee, and pursuant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust, does hereby RECONVEY WITHOUT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

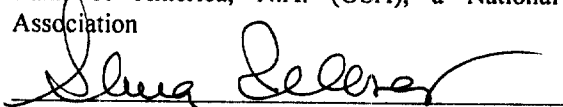
IN WITNESS WHEREOF, the owner and holder above named, and Bank of America, N.A. (USA), a National Banking Association, as successor Trustee, have caused this instrument to be executed, each in its respective interest.

Dated, 02/08/2002

BA Mortgage, LLC, a limited liability company

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


Suzanne M. Haumesser
Manager


Sheila Pellnat
Manager

STATE OF New York

COUNTY OF Erie

On 02/08/2002 before me, the undersigned, personally appeared Suzanne M. Haumesser, Manager and Sheila Pellnat, 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:

Danny L Rutledge
Deena L Rutledge
et. 5316 Valleyview Ln
Klamath Falls, OR 976019556

Shelley A. Andrees

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

