

'02 DEC 3 AM8:18

State of Oregon, County of Klamath
 Recorded 12/03/2002 8:18 a. m.
 Vol M02, Pg 69952
 Linda Smith, County Clerk
 Fee \$ 26.00 # of Pgs 1

State of Oregon, County of Klamath
 Loan Number: 1092639424

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WHEN RECORDED MAIL TO:

Rt: Doug J Pratt
 Nancy D Pratt
 425 Crest St
 Klamath Falls, OR 976033714

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 successor by merger to NationsBanc Mortgage Corporation of New York As Attorney in Fact for KeyBank National Association as successor to Key Bank of Oregon formerly known as Jackson County Bank Power of Attorney Recorded in Book M 95 Page 34664 Document Number 10843, on December 20, 1995, as the owner and holder of the Notes secured be Deed of Trust dated, 10/28/1993, made by Doug J Pratt and Nancy Dee Pratt, Trustor(s) to Mountain Title Company of Klamath County, as Trustee, and Jackson County Federal Bank as Beneficiary, which Deed of Trust was recorded 10/28/1993, in Book/Volume M93, Page 28371 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, 11/19/2002

BA Mortgage, LLC, a limited liability company

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

Mary E. Battaglia
 Senior Vice President

Michele Holtz
 Assistant Vice President

STATE OF New York
 COUNTY OF Erie

On 11/19/2002 before me, the undersigned, personally appeared Mary E. Battaglia, Senior Vice President and Michele Holtz, 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:

Kathleen Smith
 Bank of America Mortgage
 475 CrossPoint Pkwy, Getzville NY 14068

Joseph A. Swiatek
 Notary Public, State of New York
 Qualified in Erie County
 Commission Expires April 01, 2006

