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By Lawrence Meyer Washington Post Staff Writer

Convicted Watergate conspirator James W. McCord Jr. accused Sen. Howard H. Baker Jr. (R-Tenn.) yesterday of "seeking to create a diversion for the President."

In a three-page memo delivered to members of the Senate Judiciary Committee, McCord answered news reports con-cerning his wife's burning of papers at their home within days of the Watergate breakin.

In his memo, McCord charged that the story had come from Baker. Baker, who as vice chairman of the Senate select Watergate committee has been investigating the CIA, had denied leaking the story.

According to Rep. Lucien Nedzi (D-Mich.), who interviewed McCord and his wife about the incident, Mrs. Mc-Cord said she had been told by her husband to burn newspaper clippings and other loose papers after she re-ceived a bomb threat. Nedzi was acting in his capacity as chairman of the House Armed Services Intelligence Subcommittee.

Nedzi said that a friend of the McCords who had been an informant for the CIA, Lee R. Pennington, found Mrs. Mc-Cord burning papers when he visited her and that he threw a folder marked "CIA" into the fire. Nedzi said Pennington had "not satisfactorily explained" why he had thrown the CIA folder into the fire.

McCord, a retired CIA employe, said in his memo that the folder had his annuity papers in it and "no classified papers in it nor sensitive documents."

The bulk of McCord's memo is a point-by-point rebuttal of a version of the story he said was carried by the Knight Newspapers and the Chicago Tribune that he attributed to Baker.

McCord charged that from the beginning of the Senate select Watergate committee's hearings, "Sen. Baker tried to drag CIA in, for the purpose of creating a diversion. CIA' was the victim of the President's efforts to cover up, not the culprit. The sworn testimony regarding the months of June 1972-April 1973 are testimonial to this fact. I have said it time after time that Sen. Baker's purposes are to create a diversion, and it is true."