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State of Oregon County of Klamath

Prepared by:
Holly Suckow, 2003040108
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When recorded mail to: Donnia J Thatcher-Trapa P O Box 2182 LA Pine, OR 97739 State of Oregon, County of Klamath Recorded 9/14/99, at 2:,23 p m. In Vol. M99 Page 36669 Linda Smith, County Clerk Fee\$ 100000

Substitution of Trustee

WHEREAS, Regional Trustee Services Corporation, the present Trustee of record under that certain Deed of Trust executed on September 15, 1998 by Donnia J Thatcher-Trapanese, Trustor, to Regional Trustee Services Corporation, as Trustee for GN Mortgage Corporation, a WI Corp., Original Beneficiary, recorded in the official records of the County of Klamath, Oregon on September 22, 1998, as Inst. No. 66643, Book M98, Page 34677' Page as described in recorded Deed of Trust.

AND WHEREAS the undersigned Mortgage Electronic Registration Systems, Inc. is the present holder of the beneficial interest under said Deed of Trust and does hereby appoint Bank of America, N.A. as Trustee in place and stead of said Regional Trustee Services Corporation.

NOW, THEREFORE, upon recordation of this document, the undersigned does hereby discharge the present Trustee and appoint Bank of America, N.A. as new Trustee who shall succeed to all the powers, duties, authority and title of the former Trustee. Dated August 16, 1999.

Mortgage Electronic Registration Systems, Inc.

Holly M. Jarmusz, Asst. Secretary

State of New York County of Erie

On August 16, 1999 before me, the undersigned, personally appeared Holly M. Jarmusz, title of Asst. Secretary of Mortgage Electronic Registration Systems, Inc. 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.

Jolene M. Mason

Notary Public, State of New York

Qualified in Erie County

Commission Expires November 9, 2000