Page 16841 Vol MOO

State of Oregon **County of Klamath**

Prepared by: Jennifer Zagst Loan Number: 4563236431 Bank of America Mortgage

475 CrossPoint Parkway, Getzville NY 14068

When recorded mail to: Ronald C Abel Erica M Abel 932 El Dorado Avenue Klamath Falls, OR 97601

State of Oregon, County of Klamath Recorded 05/09/00, at 3 In Vol. M00 Page Linda Smith, Fee\$ County Clerk

Substitution of Trustee

WHEREAS, Amerititle, the present Trustee of record under that certain Deed of Trust executed on 10/27/1997 by Ronald C Abel and Erica M Abel Trustor s, to Amerititle, as Trustee for Bank of America National Trust and Savings Association, Original Beneficiary, recorded in the official records of the County of Klamath, Oregon on date 11/03/1997 as Instrument No. 48060 in Book/Reel M97 PAGE/IMAGE 36413 as described in recorded Deed of Trust.

AND WHEREAS the undersigned Bank of America, N.A., a national banking association 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 Amerititle.

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 05/02/2000.

Bank of America, N.A., a national banking association formerly known as Bank of America National Trust and Savings Association

Assistant Vice President

State of New York County of Erie

On 05/02/2000 before me, the undersigned, personally appeared Holly M. Jarmusz, title of Assistant Vice President of Bank of America, N.A., a national banking association 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.

Cynthia Marano Notary Public, State of New York

Qualified in Erie County

Commission Expires November 09, 2000

