

200 JUN -6 AM 9:37

State of Oregon
 County of Klamath
 Loan Number: 4601288774

Substitution of Trustee and Full Reconveyance

The undersigned Bank of America, N.A., a national banking association formerly known as Bank of America NT&SA as successor by merger to Bank of America Oregon, as the owner and holder of the Notes secured by Deed of Trust dated, 11/16/1993, made by Larry V Foster and Cynthia Foster, Trustor(s) to Klamath County Title Company, as Trustee, and Bank of America Oregon as Beneficiary, which Deed of Trust was recorded 11/24/1993, in Book/Volume M93, Page 31225, as Document No. 71844 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.

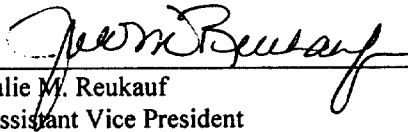
IN WITNESS WHEREOF, the owner and holder above named, and Bank of America, N.A. (USA), a National Banking Association, as successor Trustee, have caused this instrument to be executed, each in its respective interest.

Dated, 05/19/2000

Bank of America, N.A., a national banking association formerly known as Bank of America NT&SA as successor by merger to Bank of America Oregon

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

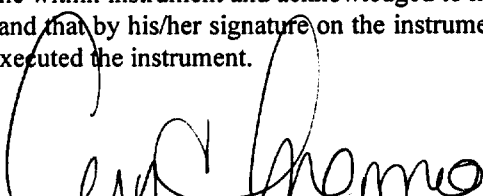

 Paula S. Eye
 Vice President


 Julie M. Reukauf
 Assistant Vice President

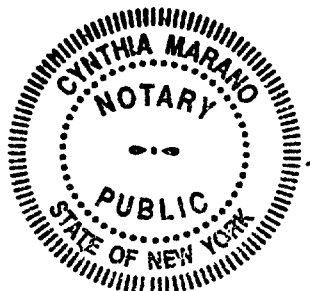
STATE OF New York
 COUNTY OF Erie

On 05/19/2000 before me, the undersigned, personally appeared Paula S. Eye, Vice President and Julie M. Reukauf, 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:
 Jennifer Zagst
 Bank of America Mortgage
 475 CrossPoint Parkway, Getzville NY 14068


 Cynthia Marano
 Notary Public, State of New York
 Qualified in Erie County
 Commission Expires November 09, 2000

WHEN RECORDED MAIL TO:
 Larry V Foster Trustee
 Cynthia M Foster Trustee
 3735 Pine Tree Drive
 Klamath Falls, OR 97603



State of Oregon, County of Klamath
 Recorded 06/06/00, at 9:37 a. m.
 In Vol. M00 Page 20288
 Linda Smith,
 County Clerk Fee \$ 26⁰⁰