

State of Oregon
 County of Klamath
 Prepared by: Carrie Bala
 Loan Number: 4809268891
 Bank of America Mortgage

Investor # 0392550
 When recorded mail to:
 Georgia Annette Mueller

2530 Reclamation Avenue
 Klamath Falls, OR 97601

Substitution of Trustee

WHEREAS, Aspen Title & Escrow, the present Trustee of record under that certain Deed of Trust executed on 4/10/95 by Georgia Annette Mueller, Trustor, to Aspen Title & Escrow, Trustee, Original Beneficiary Bank of America Oregon recorded in the official records of the County of Klamath, Oregon on Date 4/24/95 as Instrument No. in Book/Reel M95 Page/Image 10300 DATE in Book/Reel Page/Image as described in recorded Deed of Trust.

AND WHEREAS the undersigned Oregon Housing & Community Svcs. Dept. 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 Aspen Title & Escrow.

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 MAY 10 2000.

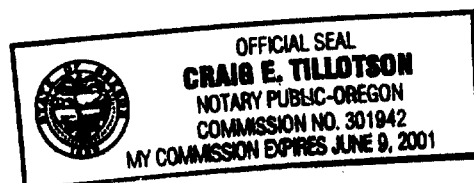
By Jon C. Gail
ION C. GAIL
 AUTHORIZED SIGNER
 HOUSING FINANCE SECTION

State of Oregon
 County of Marion

On MAY 10 2000 before me, the undersigned, personally appeared Jon C. Gail, title of Authorized Signer of Oregon Housing & Community Services Dept. 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.

Craig E. Tillotson
 Notary Public, State of Oregon
 Qualified in Marion County
 Commission Expires 6-9-2001



State of Oregon
County of Klamath
 Prepared by: Carrie Bala
 Loan Number: 4809268891
 Bank of America Mortgage
 475 CrossPoint Parkway, Getzville NY 14068

When recorded mail to:
 Georgia Annette Mueller

2530 Reclamation Avenue
 Klamath Falls, OR 97601

Full Reconveyance

Bank of America, N.A., a National Association under the laws of the United States of America, as duly appointed under Deed of Trust hereinafter referred to, having received from holder of the obligations thereunder a written request to reconvey, reciting that all sums secured by said Deed of Trust have been fully paid, and said Deed of Trust and the note or notes secured thereby having been surrendered to said Trustee for cancellations, does hereby RECONVEY, without warranty, to the person or persons legally entitled thereto, the estate now held by it thereunder. Said Deed of Trust was executed by Georgia Annette Mueller

Trustor, to Bank of America Oregon, Original Beneficiary, and recorded in the official records of the County of Klamath, Oregon as follows: DATE 04/24/1995 IN BOOK/REEL M95 PAGE/IMAGE 10300 . Now, therefore, in accordance with said request and provisions of said Deed of Trust Bank of America, N.A. as Trustee, does hereby RECONVEY, without warranty, to the PERSON OR PERSONS LEGALLY ENTITLED THERETO, all estate now held by it thereunder in and to that property in said county, State of Oregon, as described in recorded Deed of Trust.

In Witness Whereof, Bank of America, N.A. as Trustee, has caused its corporate name to be hereto affixed by its officer, thereunto duly authorized.

Date: 05/22/2000

Bank of America, N.A. as Trustee

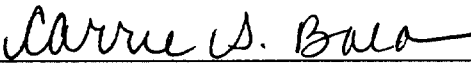
By:

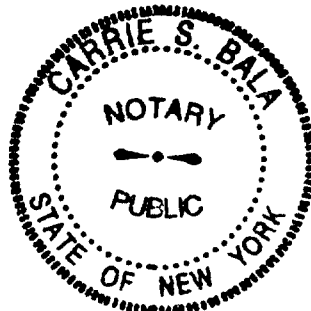

 Paula S. Eye,
 Vice President

STATE OF New York
 COUNTY OF Erie

On 05/22/2000, before me, the undersigned, personally appeared Paula S. Eye, title of Vice President of Bank of America, N.A. 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 the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.


 Carrie S. Bala
 Notary Public, State of New York
 Qualified in Erie County
 Commission Expires November 04, 2000



State of Oregon, County of Klamath
 Recorded 06/06/00, at 4:43 p.m.
 In Vol. M00 Page 20289
 Linda Smith,
 County Clerk Fee\$ 26.00