

2000 SEP 26 AM 9: 53

WHEN RECORDED MAIL TO:

Gloria Butts Miserlian

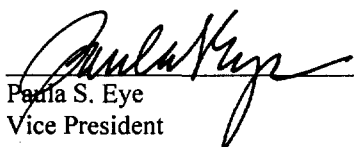
Po Box 2383  
Placerville, CA 95667State of Oregon  
County of Klamath  
Loan Number: 4207819410**Substitution of Trustee and Full Reconveyance**

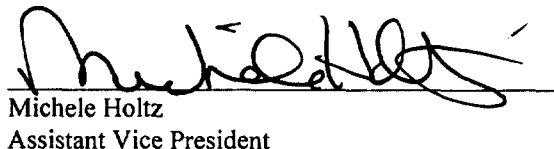
The undersigned Bank of America, N.A., a national banking association formerly known as Bank of America National Trust and Savings Association, as the owner and holder of the Notes secured by Deed of Trust dated, 05/20/1993, made by Gloria Butts Miserlian and Robert Miserlian, Trustor(s) to Mountain Title, as Trustee, and Bank of America National Trust and Savings Association as Beneficiary, which Deed of Trust was recorded 06/08/1993, in Book/Volume M93, Page 13156, as Document No. 62657 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.

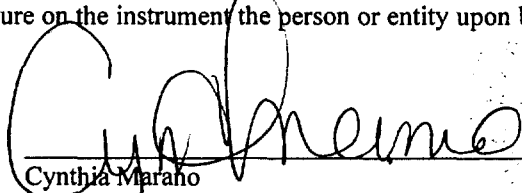
Dated, 09/15/2000

Bank of America, N.A., a national banking  
association formerly known as Bank of America  
National Trust and Savings AssociationBank of America, N.A. (USA), a National Banking  
Association
  
Paula S. Eye  
Vice President

  
Michele Holtz  
Assistant Vice President
STATE OF New York  
COUNTY OF Erie

On 09/15/2000 before me, the undersigned, personally appeared Paula S. Eye, Vice President and Michele Holtz, 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

State of Oregon, County of Klamath  
Recorded 09/26/00, at 9:53 a.m.  
In Vol. M00 Page 25142  
Linda Smith,  
County Clerk Fee \$ 26<sup>00</sup>