

State of Oregon
County of Klamath
Loan Number: 1092590916

Substitution of Trustee and Full Reconveyance

The undersigned Bank of America, N.A., a national banking association as servicer for Oregon Housing Community Development Corp., as the owner and holder of the Notes secured by Deed of Trust dated, 06/26/1991, made by Christina M Barboza, Trustor(s) to Mountain Title Company of Klamath, as Trustee, and Jackson County Federal Bank, FSB as Beneficiary, which Deed of Trust was recorded 06/26/1991, in Book/Volume M91, Page 12451, as Document No. 31298 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, 11/13/2000

Bank of America, N.A., a national banking association as servicer for Oregon Housing Community Development Corp. Bank of America, N.A. (USA), a National Banking Association

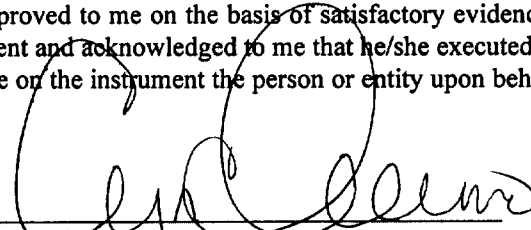

Paula S. Eye
Vice President


Michele Holtz
Assistant Vice President

STATE OF New York
COUNTY OF Erie

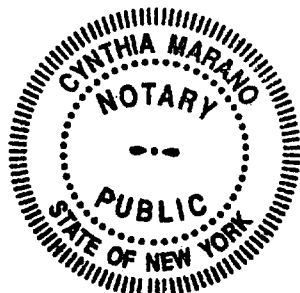
On 11/13/2000 before me, the undersigned, personally appeared Paula S. Eye, Vice President and Michele Holtz, Assistant Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to 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:
Roxanne Herlan
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, 2002

WHEN RECORDED MAIL TO:
Christina M Barboza

1716 Winoma Way
Klamath Falls, OR 97603



State of Oregon, County of Klamath
Recorded 11/27/00, at 9:07 a.m.
In Vol. M00 Page 42404
Linda Smith,
County Clerk Fee \$26.00