

State of Oregon
County of Klamath
Loan Number: 1092590585

Substitution of Trustee and Full Reconveyance

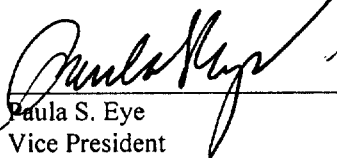
The undersigned Bank of America, N.A., a national banking association formerly known as Bank of America NT&SA as successor by merger to Security Pacific National Bank, as the owner and holder of the Notes secured by Deed of Trust dated, 05/20/1991, made by William J Youngren and Joan D Youngren, Trustor(s) to Aspen Title Co, as Trustee, and Jackson County Federal Bank as Beneficiary, which Deed of Trust was recorded 05/23/1991, in Book/Volume M91, Page 9748, as Document No. 29747 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, 05/01/2001

Bank of America, N.A., a national banking association


Paula S. Eye
Vice President

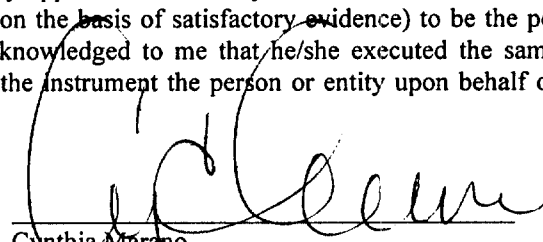
Bank of America, N.A. (USA), a National Banking Association


Michele Holtz
Manager

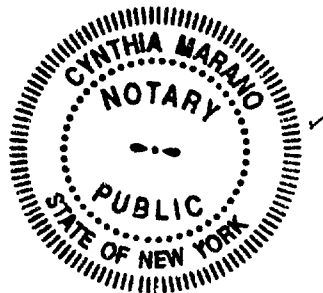
STATE OF New York
COUNTY OF Erie

On 05/01/2001 before me, the undersigned, personally appeared Paula S. Eye, Vice President and Michele Holtz, Manager, 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:
Charles Nicometo
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:
William J Youngren
Joan D Youngren
5224 Primrose Ln
Klamath Falls, OR 976019546



State of Oregon, County of Klamath
Recorded 05/07/01, at 1:28 p. m.
In Vol. M01 Page 20803
Linda Smith,
County Clerk Fee \$ 26.00