State of Oregon County of Klamath Loan Number: 4463708265

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 the owner and holder of the Notes secured be Deed of Trust dated, 04/10/1998, made by Leigh R Grass and Doris Lee Grass, Trustor(s) to Aspen Title and Escrow, as Trustee, and Bank Of America NT & SA as Beneficiary, which Deed of Trust was recorded 04/10/1998, in Book/Volume m98, Page 11925, as Document No. 56253 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 WARANTY, 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, 05/31/2001

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

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

Association

Parla S. Eye Vice President

STATE OF New York

Michele Holtz Assistant Vice President

COUNTY OF Erie

On 05/31/2001 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:

Robert Elder

Bank of America Mortgage

475 CrossPoint Parkway, Getzville NY 14068

Ŕoxanne M. Nowicki

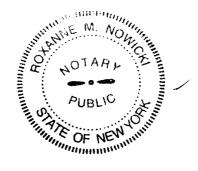
Notary Public, State of New York

Qualified in Erie County

Commission Expires March 31, 2003

WHEN RECORDED MAIL TO:

Leigh R Grass Doris Lee Grass 2709 Lakeshore Drive Klamath Falls, OR 97601



State of Oregon, County of Klamath Recorded 06/12/01, at 10:35 a.m. In Vol. M01 Page 27676 Linda Smith.

County Clerk