

State of Oregon  
County of Klamath  
Loan Number: 2003967581

Vol. M01 Page 33854

## Substitution of Trustee and Full Reconveyance

The undersigned Mortgage Electronic Registration Systems, Inc., as the owner and holder of the Notes secured by Deed of Trust dated, 10/21/1998, made by Frederick W Van Horn and Judith L Van Horn, Trustor(s) to regional trustee services corp., as Trustee, and gn mortgage corp. as Beneficiary, which Deed of Trust was recorded 10/21/1998, in Book/Volume M98, Page 38450, as Document No. 68264 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.

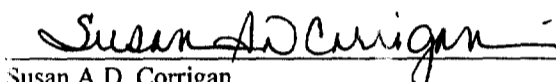
IN WITNESS WHEREOF, the owner and holder above named, and Bank of America, N.A. (USA), a National Banking Association, as successor Trustee, have caused this instrument to be executed, each in its respective interest.

Dated, 06/29/2001

Mortgage Electronic Registration Systems, Inc.

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

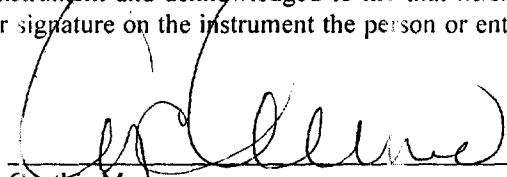
  
Muriel Adams  
Vice President

  
Susan A.D. Corrigan  
Assistant Secretary

STATE OF New York  
COUNTY OF Erie

On 06/29/2001 before me, the undersigned, personally appeared Muriel Adams, Vice President and Susan A.D. Corrigan, Assistant Secretary, 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:  
Michael Valenti  
Bank of America Mortgage  
1595 Spring Hill Road, Suite 310 Vienna, VA 221

  
Cynthia Marano  
Notary Public, State of New York  
Qualified in Erie County  
Commission Expires November 09, 2002

WHEN RECORDED MAIL TO:  
Frederick W Van Horn  
Judith L Van Horn  
153249 Hackamore Road  
La Pine, OR 97739



State of Oregon, County of Klamath  
Recorded 07/12/01 at 8:50a m.  
In Vol. M01 Page 33854  
Linda Smith,  
County Clerk Fee \$ 26.00