

State of Oregon
County of Klamath
Loan Number: 4009741648

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 Bank of America Oregon, as the owner and holder of the Notes secured by Deed of Trust dated, 11/21/1994, made by Verne L Haskins and Debbie C Haskins, Trustor(s) to Aspen Title CO, as Trustee, and Bank of America, Oregon as Beneficiary, which Deed of Trust was recorded 11/21/1994, in Book/Volume M-94, Page 35659, as Document No. 91380 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.

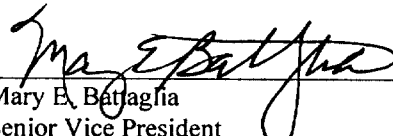
Bank of America, N.A. (USA), a National Banking Association hereby accepts said appointment of Trustee under the above Deed of Trust, and as successor Trustee, and pursuant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust, does hereby RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, all the state now held by it under said Deed of Trust.

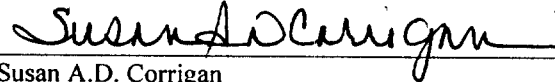
IN WITNESS WHEREOF, the owner and holder above named, and Bank of America, N.A. (USA), a National Banking Association, as successor Trustee, have caused this instrument to be executed, each in its respective interest.

Dated, 08/28/2001

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

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

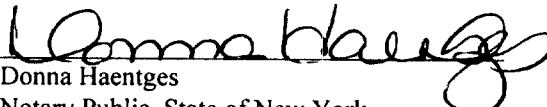

Mary E. Battaglia
Senior Vice President


Susan A.D. Corrigan
Assistant Vice President

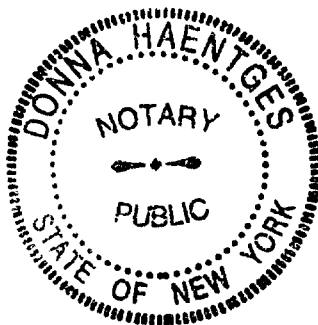
STATE OF New York
COUNTY OF Erie

On 08/28/2001 before me, the undersigned, personally appeared Mary E. Battaglia, Senior Vice President and Susan A.D. Corrigan, 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:
Charles Nicometo
Bank of America Mortgage
475 CrossPoint Pkwy, Getzville NY 14068


Donna Haentges
Notary Public, State of New York
Qualified in Erie County
Commission Expires November 17, 2001

WHEN RECORDED MAIL TO:
Verne L Haskins
Debbie C Haskins
3811 Kelley Dr
Klamath Falls, OR 976038344



State of Oregon, County of Klamath
Recorded 09/10/01 at 8:26 a.m.
In Vol. M01 Page 45637
Linda Smith,
County Clerk Fee \$ 26.00