

State of Oregon
County of Klamath
Loan Number: 4700816954

Vol M01 Page 52732

Substitution of Trustee and Full Reconveyance

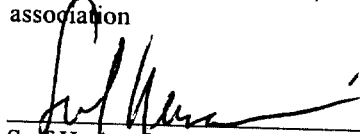
The undersigned Bank of America, N.A., a national banking association f/k/a Bank of America, NT & SA successor in interest by merger to Bank of America Oregon, as the owner and holder of the Notes secured by Deed of Trust dated, 11/14/1994, made by Gaye L McCluskey, an unmarried person, Trustor(s) to Klamath County Title Company, as Trustee, and Bank of America Oregon as Beneficiary, which Deed of Trust was recorded 11/18/1994, in Book/Volume M94, Page 35490, as Document No. 91304 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, 09/24/2001

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



Serf Hernandez
Vice President

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



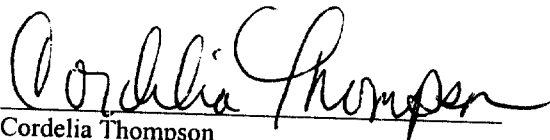
Diane Blanton
Assistant Secretary

STATE OF Kentucky
COUNTY OF Jefferson

On 09/24/2001 before me, the undersigned, personally appeared Serf Hernandez, Vice President and Diane Blanton, 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:

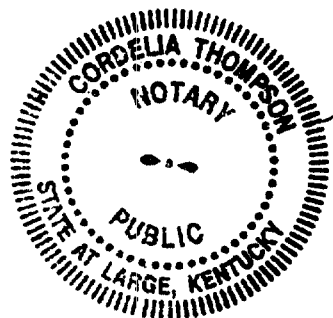
Elnora Tyus
Bank of America Mortgage
101 E. Main St., Ste 400, Louisville, KY 40202



Cordelia Thompson
Notary Public, State of Kentucky
Qualified in Jefferson County
Commission Expires November 06, 2002

WHEN RECORDED MAIL TO:
Gaye L McCluskey

Pr: 520 Jefferson Street
Klamath Falls, OR 976013047



State of Oregon, County of Klamath
Recorded 10/17/01 at 8:17 a. m.
In Vol. M01 Page 52732
Linda Smith,
County Clerk Fee\$ 26⁰⁰