

State of Oregon
County of Klamath
Loan Number: 2004019713

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, 12/04/1998, made by Michael W Young and Kathy L Young, Trustor(s) to regional trustee services corp., as Trustee, and gn mortgage corp. as Beneficiary, which Deed of Trust was recorded 12/04/1998, in Book/Volume M98, Page 44446, as Document No. 70919 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.

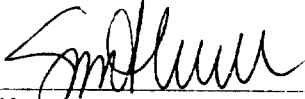
Bank of America, N.A. (USA), a National Banking Association hereby accepts said appointment of Trustee under the above Deed of Trust, and as successor Trustee, and pursuant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust, does hereby RECONVEY WITHOUT 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.

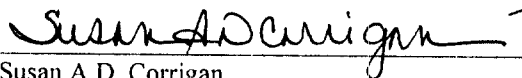
Dated, 10/11/2001

Mortgage Electronic Registration Systems, Inc.

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



Suzanne M. Haumesser
Senior Vice President

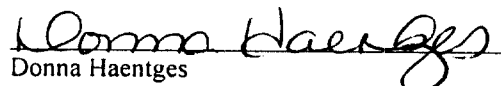


Susan A.D. Corrigan
Assistant Vice President

STATE OF New York
COUNTY OF Erie

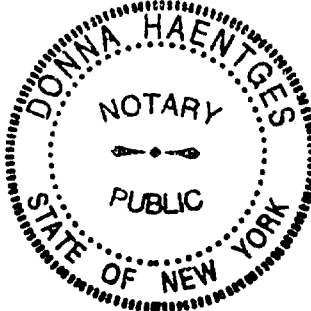
On 10/11/2001 before me, the undersigned, personally appeared Suzanne M. Haumesser, Senior Vice President and Susan A.D. Corrigan, Assistant Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument 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:
Michael Valenti
Bank of America Mortgage
PO Box 2026 Flint, MI 48501



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

WHEN RECORDED MAIL TO:
Michael W Young
Kathy L Young
4344 Calimesa
Klamath, OR 97603



State of Oregon, County of Klamath
Recorded 10/23/01 at 8:26 a. m.
In Vol. M01 Page 53728
Linda Smith,
County Clerk Fee\$ 26⁰⁰