

State of Oregon  
County of Klamath  
Loan Number: 6743021799

Vol M01 Page 54508

## Substitution of Trustee and Full Reconveyance

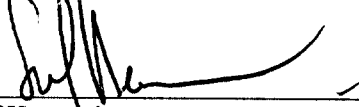
The undersigned Bank of America, N.A., a national banking association, as the owner and holder of the Notes secured by Deed of Trust dated, 09/21/1999, made by Maxine A Luery, Trustor(s) to First American Title Insurance Company, as Trustee, and Bank of America, N.A. as Beneficiary, which Deed of Trust was recorded 09/27/1999, in Book/Volume M99, Page 38298 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, 09/21/2001

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



Serf Hernandez  
Vice President

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

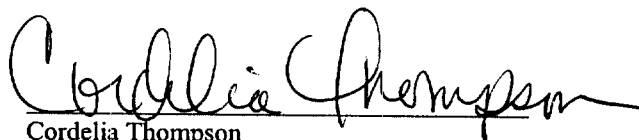


Diane Blanton  
Assistant Secretary

STATE OF Kentucky  
COUNTY OF Jefferson

On 09/21/2001 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

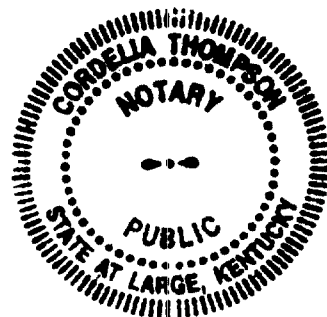


Cordelia Thompson  
Notary Public, State of Kentucky  
Qualified in Jefferson County  
Commission Expires November 06, 2002

WHEN RECORDED MAIL TO:  
Maxine A Luery

lv

1901 Auburn Street  
Klamath Falls, OR 97601



State of Oregon, County of Klamath  
Recorded 10/26/01 at 4:27 p.m.  
In Vol. M01 Page 54508  
Linda Smith,  
County Clerk Fee \$ 26<sup>00</sup>