

State of Oregon
County of Klamath
Loan Number: 6119793237

State of Oregon, County of Klamath
Recorded 11/30/01 9:33a m.
Vol M01, Pg 60920
Linda Smith, County Clerk
Fee \$ 26⁰⁰ # of Pgs 2

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, 08/20/1999, made by Gregory M Rathburn and Teresa Rathburn, Trustor(s) to First American Title Insurance Company, as Trustee, and Bank of America, N.A. as Beneficiary, which Deed of Trust was recorded 08/27/1999, in Book/Volume M98, Page 34767 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.

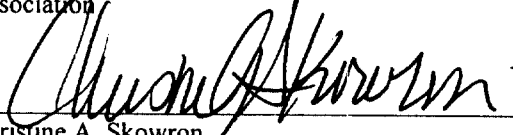
IN WITNESS WHEREOF, the owner and holder above named, and Bank of America, N.A. (USA), a National Banking Association, as successor Trustee, have caused this instrument to be executed, each in its respective interest.

Dated, 11/15/2001

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


Cary Racz
Vice President

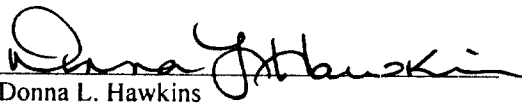
Bank of America, N.A. (USA), a National Banking Association


Christine A. Skowron
Assistant Vice President

STATE OF New York
COUNTY OF Erie

On 11/15/2001 before me, the undersigned, personally appeared Cary Racz, Vice President and Christine A. Skowron, 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:
Roxanne Nowicki
Bank of America Mortgage
475 CrossPoint Pkwy, Getzville NY 14068


Donna L. Hawkins
Notary Public, State of New York
Qualified in Erie County
Commission Expires May 19, 2003

WHEN RECORDED MAIL TO:
Gregory M Rathburn

Po Box 7737
Klamath Falls, OR 97602

