

State of Oregon
County of Klamath
Loan Number: 2005667684

State of Oregon, County of Klamath
Recorded 12/11/01 4:54 a. m.
Vol M01, Pg 63101
Linda Smith, County Clerk
Fee \$ 26⁰⁰ # of Pgs 1

Substitution of Trustee and Full Reconveyance

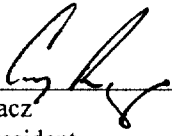
The undersigned Bank of America, N.A., a national banking association, as the owner and holder of the Notes secured be Deed of Trust dated, 06/21/1999, made by Chris Morris and Dawn R Morris, Trustor(s) to Regional Trustee Services Corp., as Trustee, and GN Mortgage Corportion as Beneficiary, which Deed of Trust was recorded 06/30/1999, in Book/Volume M99, Page 26100, as Document No. 26105 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.

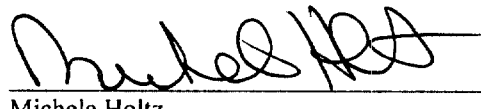
Dated, 11/27/2001

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



Cary Racz
Vice President

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

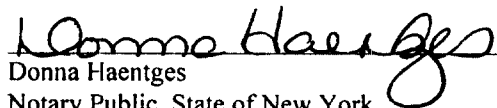


Michele Holtz
Assistant Vice President

STATE OF New York
COUNTY OF Erie

On 11/27/2001 before me, the undersigned, personally appeared Cary Racz, Vice President and Michele Holtz, 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:
Beth Hubbard
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, 2005

WHEN RECORDED MAIL TO:
Chris Morris
per: Dawn R Morris
Po Box 2610
La Pine, OR 97739

