

State of Oregon  
County of Klamath  
Loan Number: 4660853500

## Substitution of Trustee and Full Reconveyance

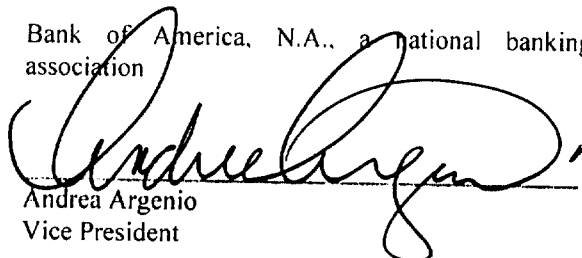
The undersigned Bank of America, N.A., a national banking association formerly known as Bank of America National Trust and Savings Association, as the owner and holder of the Notes secured be Deed of Trust dated, 04/05/1996, made by Robert Clifford Rugh and Betty Mae Rugh, Trustor(s) to Aspen Title & Escrow Inc., as Trustee, and Bank of America Oregon as Beneficiary, which Deed of Trust was recorded 04/15/1996, in Book/Volume M96, Page 10458, as Document No. 16431 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.

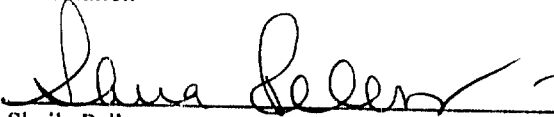
IN WITNESS WHEREOF, the owner and holder above named, and Bank of America, N.A. (USA), a National Banking Association, as successor Trustee, have caused this instrument to be executed, each in its respective interest.

Dated, 01/08/2002

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

  
Andrea Argenio  
Vice President

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

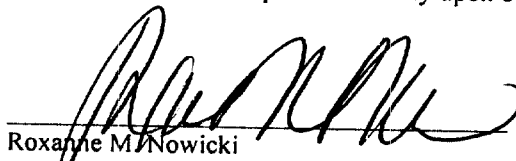
  
Sheila Pellnat  
Assistant Vice President

STATE OF New York  
COUNTY OF Erie

On 01/08/2002 before me, the undersigned, personally appeared Andrea Argenio, Vice President and Sheila Pellnat, 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.

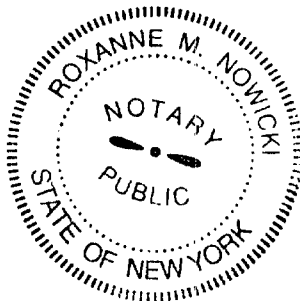
PREPARED BY:

Jennifer Zagst  
Bank of America Mortgage  
475 CrossPoint Pkwy, Getzville NY 14068

  
Roxanne M. Nowicki  
Notary Public, State of New York  
Qualified in Erie County  
Commission Expires March 31, 2003

WHEN RECORDED MAIL TO:

Robert Clifford Rugh  
Betty Mae Rugh  
10907 Fisher Street  
Bonanza, OR 976239727



State of Oregon, County of Klamath  
Recorded 01/23/2002 8:36a. m.  
Vol M02, Pg 4278  
Linda Smith, County Clerk  
Fee \$ 26.00 # of Pgs 1

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