

State of Oregon
County of Klamath
Loan Number: 6887715479

State of Oregon, County of Klamath
Recorded 01/23/2002 9:20a m.
Vol M02, Pg 4287
Linda Smith, County Clerk
Fee \$ 26⁰⁰ # of Pgs 1

Substitution of Trustee and Full Reconveyance

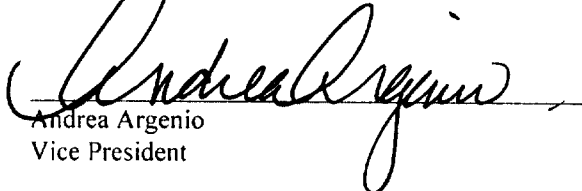
The undersigned Bank of America, N.A., a national banking association, as the owner and holder of the Notes secured by Deed of Trust dated, 01/11/2000, made by Brad T Bell and Linda D Bell, Trustor(s) to First American Title Insurance, as Trustee, and Bank of America, NA as Beneficiary, which Deed of Trust was recorded 01/11/2000, in Book/Volume M00, Page 987 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.

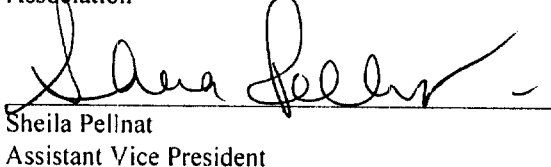
IN WITNESS WHEREOF, the owner and holder above named, and Bank of America, N.A. (USA), a National Banking Association, as successor Trustee, have caused this instrument to be executed, each in its respective interest.

Dated, 01/07/2002

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


Andrea Argenio
Vice President

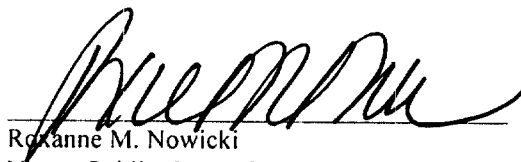
Bank of America, N.A. (USA), a National Banking Association


Sheila Pellnat
Assistant Vice President

STATE OF New York
COUNTY OF Erie

On 01/07/2002 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:
Mary Beth Hubbard
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:
Brad T Bell
Linda D Bell
Po Box 317
Sprague River, OR 97639

