

State of Oregon
County of Klamath
Loan Number: 4860011230

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 by Deed of Trust dated, 08/01/1995, made by Christopher S O'Grady and Cindi Duncan-O'Grady, Trustor(s) to ASPEN TITLE & ESCROW, INC., as Trustee, and BANK OF AMERICA OREGON as Beneficiary, which Deed of Trust was recorded 08/01/1995, in Book/Volume M-95, Page 20125, as Document No. 3726 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.

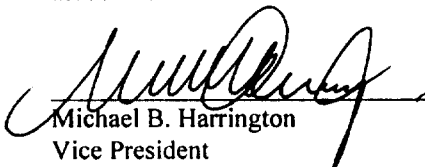
Bank of America, N.A. (USA), a National Banking Association hereby accepts said appointment of Trustee under the above Deed of Trust, and as successor Trustee, and pursuant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust, does hereby RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, all the state now held by it under said Deed of Trust.

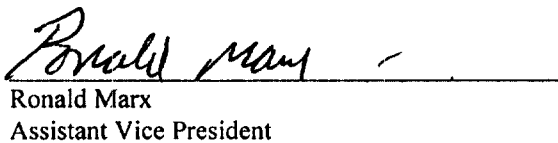
IN WITNESS WHEREOF, the owner and holder above named, and Bank of America, N.A. (USA), a National Banking Association, as successor Trustee, have caused this instrument to be executed, each in its respective interest.

Dated, 01/22/2002

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

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



Michael B. Harrington
Vice President


Ronald Marx
Assistant Vice President

STATE OF New York
COUNTY OF Erie

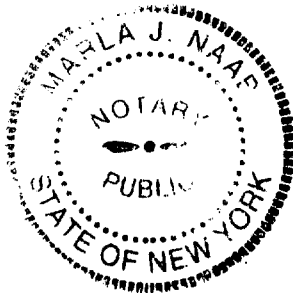
On 01/22/2002 before me, the undersigned, personally appeared Michael B. Harrington, Vice President and Ronald Marx, Assistant Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged 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:
Sandra Boyle
Bank of America Mortgage
475 CrossPoint Pkwy, Getzville NY 14068


Marla J Naab
Notary Public, State of New York
Qualified in Erie County
Commission Expires July 16, 2003

WHEN RECORDED MAIL TO:

Christopher S O'Grady
Cindi Duncan-O'Grady
P.O. Box 753
Merrill, OR 976330753



State of Oregon, County of Klamath
Recorded 02/12/2002 10:18a m.
Vol M02, Pg 8440
Linda Smith, County Clerk
Fee \$ 26⁰⁰ # of Pgs 1