

'02 FEB 26 AM 10:15

State of Oregon, County of Klamath
Recorded 02/26/2002 10:15a m.
Vol M02, Pg 11356-57
Linda Smith, County Clerk
Fee \$ 31.00 # of Pgs 2State of Oregon
County of Klamath
Loan Number: 2006126730 X**Substitution of Trustee and Full Reconveyance**

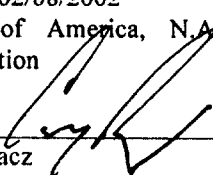
The undersigned Bank of America, N.A., a national banking association, as the owner and holder of the Notes secured by Deed of Trust dated, 07/06/1999, made by Robert J Morgan and Tanya M Morgan, Trustor(s) to First American Title Ins Co, as Trustee, and First Union Mortgage Corporation as Beneficiary, which Deed of Trust was recorded 07/13/1999, in Book/Volume M99, Page 27926, as Document No. 27932 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.

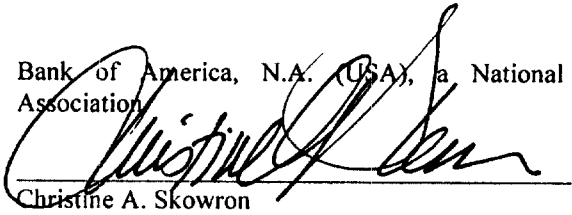
IN WITNESS WHEREOF, the owner and holder above named, and Bank of America, N.A. (USA), a National Banking Association, as successor Trustee, have caused this instrument to be executed, each in its respective interest.

Dated, 02/08/2002

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 02/08/2002 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:

Beth Hubbard

Bank of America Mortgage

475 CrossPoint Pkwy, Getzville NY 14068

WHEN RECORDED MAIL TO:

Robert J Morgan

Tanya M Morgan

6416 Paint Horse Wy

Klamath Falls, OR 97601

Shelley A. Andrees

Shelley A. Andrees

Notary Public, State of New York

Qualified in Erie County

Commission Expires March 22, 2003

