

'02 MAR 5 AM 9:03

State of Oregon, County of Klamath
 Recorded 03/05/2002 9:03 a m.
 Vol M02, Pg 13042 - 13042 A
 Linda Smith, County Clerk
 Fee \$ 31.00 # of Pgs 2

State of Oregon
 County of Klamath
 Loan Number: 4362304455

Substitution of Trustee and Full Reconveyance

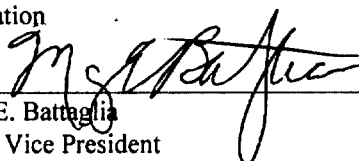
The undersigned Bank of America, N.A., a national banking association as successor in interest by merger of Bank of America, FSB, as the owner and holder of the Notes secured be Deed of Trust dated, 04/24/1997, made by Cynthia R Decourcey , Trustor(s) to Amerititle, as Trustee, and Bank Of America Federal Savings Bank as Beneficiary, which Deed of Trust was recorded 04/30/1997, in Book/Volume M97, Page 13233, as Document No. 36926 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.

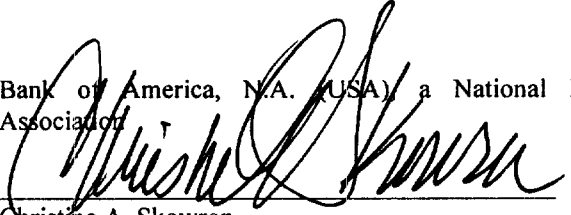
IN WITNESS WHEREOF, the owner and holder above named, and Bank of America, N.A. (USA), a National Banking Association, as successor Trustee, have caused this instrument to be executed, each in its respective interest.

Dated, 02/15/2002

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


 Mary E. Battaglia
 Senior 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 02/15/2002 before me, the undersigned, personally appeared Mary E. Battaglia, Senior 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:

Kathy Bates
Bank of America Mortgage
475 CrossPoint Pkwy, Getzville NY 14068

WHEN RECORDED MAIL TO:

Cynthia R Decourcey

6235 Maryland St
Klamath Falls, OR 976030000



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

