

State of Oregon, County of Klamath
 Recorded 04/23/2002 8:29 a m.
 Vol M02, Pg 23726
 Linda Smith, County Clerk
 Fee \$ 26.00 # of Pgs 1

State of Oregon
 County of Klamath
 Loan Number: 4709963054
 WHEN RECORDED MAIL TO:
 Kenneth C Sugg
 Terri L Sugg
 P.O.Box 385
 Longview, WA 98632

Substitution of Trustee and Full Reconveyance

The undersigned Bank of America, N.A., a national banking association formerly known as Bank of America NT&SA as successor by merger to Bank of America Oregon, as the owner and holder of the Notes secured be Deed of Trust dated, 03/01/1995, made by Kenneth C Sugg and Terri L Sugg, Trustor(s) to AspenTitle & Escrow, as Trustee, and Bank Of America Oregon as Beneficiary, which Deed of Trust was recorded 03/08/1995, in Book/Volume M95, Page 5151 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, 04/04/2002

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

Cary Racz
 Vice President

Sandra Rademacher
 Assistant Vice President

STATE OF New York
 COUNTY OF Erie

On 04/04/2002 before me, the undersigned, personally appeared Cary Racz, Vice President and Sandra Rademacher, 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

Judith M Kertzie
 Judith M Kertzie
 Notary Public, State of New York
 Qualified in Erie County
 Commission Expires September 27, 2005

