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Vol M02, Pg	2878	30 - 8	31		
Linda Smith, Co					
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State of Oregon County of Klamath Loan Number: 6569655787

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 be Deed of Trust dated, 11/09/2000, made by Jonathan M Moritz and Shannon L Moritz, Trustor(s) to First American Title Insurance Company, as Trustee, and Bank of America, N.A. as Beneficiary, which Deed of Trust was recorded 11/14/2000, in Book/Volume M00, Page 41248 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 WARANTY, 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, 02/07/2002

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

Joel Gendron Vice President Association

n Missou

Melissa Carroll

Assistant Vice President

STATE OF Kentucky

COUNTY OF Jefferson

On 02/07/2002 before me, the undersigned, personally appeared Joel Gendron, Vice President and Melissa Carroll, 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:
Delrecia Blackburn
Bank of America Mortgage

101 E. Main St., Ste 400, Louisville, KY 40202

WHEN RECORDED MAIL TO:

Jonathan M Moritz Shannon L Moritz 5442 Gatewood Drive Klamath Falls, OR 97603 Vicky Butcher

Notary Public, State of Kentucky

Qualified in Jefferson County

Commission Expires November 22, 2004

cle Butcher