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State of Oregon, County of Klamath Recorded 08/01/2002 10:49 a.m. Vol M02, Pg 43646 Linda Smith, County Clerk Fee \$ 26 # of Pgs

State of Oregon, County of Wheeler Loan Number: 1000580864 WHEN RECORDED MAIL TO: DANIEL TURNER

198 CRESTDALE WAY KLAMATH FALLS OR 97603

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, 03/12/1999, made by Daniel R Turner, Trustor(s) to Regional Trustee Services, as Trustee, and GN Mortgage Corporation as Beneficiary, which Deed of Trust was recorded 03/23/1999, in Book/Volume M-99, Page 10370 in the office of the County Auditor of Wheeler, 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, 06/25/2002

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

Susan A.D. Corrigan

Via Dunidan

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 06/25/2002 before me, the undersigned, personally appeared Susan A.D. Corrigan, 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:

Lasheika Webb

Bank of America Mortgage

475 CrossPoint Pkwy, Getzville NY 14068

Donna L. Hawkins

Notary Public, State of New York

Qualified in Erie County

Commission Expires May 19, 2003

