

'02 SEP 10 AM 10:23

State of Oregon, County of Klamath
 Recorded 09/10/2002 10:23 a. m.
 Vol M02, Pg 51206
 Linda Smith, County Clerk
 Fee \$ 26.00 # of Pgs 1

State of Oregon, County of Klamath

Loan Number: 2006202952

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WHEN RECORDED MAIL TO:

Bridget E Honan

4344 Selma St

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 by Deed of Trust dated, 07/13/1999, made by Bridget E Honan, Trustor(s) to Gile R Downes, as Trustee, and Colonial Mortgage Company as Beneficiary, which Deed of Trust was recorded 07/23/1999, in Book/Volume M99, Page 29382 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, 08/14/2002

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

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

Suzanne M. Haumesser
 Senior Vice President

Ann Wangler
 Assistant Vice President

STATE OF New York
 COUNTY OF Erie

On 08/14/2002 before me, the undersigned, personally appeared Suzanne M. Haumesser, Senior Vice President and Ann Wangler, 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:

Kathleen Bates

Bank of America Mortgage

475 CrossPoint Pkwy, Getzville NY 14068

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

