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State of Oregon, County of Klamath
Recorded 10/02/2002 10:21 a m.
Vol M02, Pg 56301-02
Linda Smith, County Clerk
Fee \$ 31.00 # of Pgs 2

State of Oregon
County of Klamath
Loan Number: 4009205420
WHEN RECORDED MAIL TO:
Lois B McGourty

PK:

3417 Pine Tree Dr
Klamath Falls, OR 976039444

Substitution of Trustee and Full Reconveyance


The undersigned Bank of America, N.A., a national banking association successor & in interest by merger of Bank of America, FSB, as the owner and holder of the Notes secured by Deed of Trust dated, 07/30/1984, made by Lois B McGourty, Trustor(s) to Harry M Hanna, as Trustee, and The Benj Franklin Federal Savings and Loan Association as Beneficiary, which Deed of Trust was recorded 07/31/1984, in Book/Volume M84, Page 12912, as Document No. 39400 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.

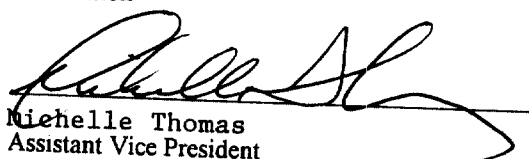
IN WITNESS WHEREOF, the owner and holder above named, and Bank of America, N.A. (USA), a National Banking Association, as successor Trustee, have caused this instrument to be executed, each in its respective interest.

Dated, 05/21/2002

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


Shawn Biven,
Vice President

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


Michelle Thomas
Assistant Vice President

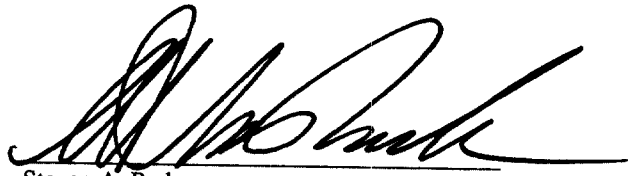
STATE OF Kentucky

COUNTY OF Jefferson

On 05/21/2002 before me, the undersigned, personally appeared Stephanie Powell, Vice President and Richard Browning, 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:
Lisa Flournoy
Bank of America Mortgage
101 E. Main St., Ste 400, Louisville, KY 40202


Steven A. Parker
Notary Public, State of Kentucky
Qualified in Jefferson County
Commission Expires February 18, 2003

