a National Banking Association

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State of Oregon, County of Klamath Recorded 10/07/2002 9:1/a. Vol M02, Pg _57/09 Linda Smith, County Clerk Fee \$ 2600 # of Pgs # of Pgs

State of Oregon, County of Klamath Loan Number: 4960221739 BY WHEN RECORDED MAIL TO: Francis Gerard Maiss Barbara Lynn Maiss 424 Hillside Ave Klamath Falls, OR 976012338

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, 10/16/1995, made by Francis Gerard Maiss and Barbara Lynn Maiss, Trustor(s) to Mountain Title Company, as Trustee, and Bank Of America Oregon as Beneficiary, which Deed of Trust was recorded 10/25/1995, in Book/Volume M95, Page 29197, as Document No. 8180 and re-recorded on 01/16/1996, in Book/Volume M96, Page 1186, as Document No. 11925 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.

Bank

Dated, 09/04/2002

Bank of America , a national banking association

Senior Vice President

Suzanne M. Haume

STATE OF New York **COUNTY OF Eric**

On 09/04/2002 before me, the undersigned, personally appeared Suzanne M. Haumesser, Senior 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 instrumer Witness my hand and official seal.

PREPARED BY:

Judith M Kertzie

Kathleen Bates

Bank of America Mortgage

475 CrossPoint Pkwy, Getzville NY 14068

istine A. Skowron

Assistant Vice President

Notary/Public, State of New

Qualified in Erie County

Commission Expires September 27, 2005

