

State of Oregon, County of Klamath
Recorded 10/22/2002 8:51 a. m.
Vol M02, Pg 60078
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

State of Oregon, County of Klamath
Loan Number: 2004020216
MERS MIN Number 100026300027436981
WHEN RECORDED MAIL TO:
Phillip A Harbin Jr
Susan Parrish
1987 Esplanade Avenue
Klamath Falls, OR 97601

Substitution of Trustee and Full Reconveyance

The undersigned Mortgage Electronic Registration Systems, Inc., as the owner and holder of the Notes secured by Deed of Trust dated, 10/16/1998, made by Phillip A Harbin Jr and Susan Parrish, Trustor(s) to Regional trustee Services Corporation, as Trustee, and GN Mortgage Corporation as Beneficiary, which Deed of Trust was recorded 10/23/1998, in Book/Volume M98, Page 38934, as Document No. 68501 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, 09/25/2002

Mortgage Electronic Registration Systems, Inc.

Ann Wohlabough
Ann Wohlabough
Vice President

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

Michele Holtz
Michele Holtz
Assistant Vice President

STATE OF New York
COUNTY OF Erie

On 09/25/2002 before me, the undersigned, personally appeared Ann Wohlabough, Vice President and Michele Holtz, 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
PO Box 2026

Flint, MI 48501

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

