

'02 OCT 28 AM 9:29

State of Oregon, County of Klamath
Recorded 10/28/2002 4:29 a. m.
Vol M02, Pg 61236
Linda Smith, County Clerk
Fee \$ 3.00 # of Pgs 1

State of Oregon, County of Klamath
Loan Number: 1092596012 *adg ODC 1 + 500*
0

WHEN RECORDED MAIL TO:

Michael W Garrard

Sheri L Garrard

1421 California Ave

Klamath Falls, OR 976012443

Substitution of Trustee and Full Reconveyance

The undersigned Bank of America, N.A., a national banking association as servicer for Oregon Housing Community Development Corp., as the owner and holder of the Notes secured by Deed of Trust dated, 06/03/1992, made by Michael W Garrard and Sheri L Garrard, Trustor(s) to Aspen Title & Escrow Company, as Trustee, and Jackson County Federal Bank, A Federal Savings Bank as Beneficiary, which Deed of Trust was recorded 06/04/1992, in Book/Volume m92, Page 12068 and re-recorded on 08/07/1992, in Book/Volume m92, Page 17680 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, 10/02/2002

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

Sheila Pellnat
Assistant Vice President

STATE OF New York
COUNTY OF Erie

On 10/02/2002 before me, the undersigned, personally appeared Suzanne M. Haumesser, Senior Vice President and Sheila Pellnat, 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:

Carrie Bala

Bank of America Mortgage

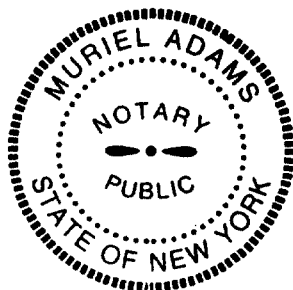
475 CrossPoint Pkwy, Getzville NY 14068

Muriel Adams
Muriel Adams

Notary Public, State of New York

Qualified in Erie County

Commission Expires August 18, 2006



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+5
+5