

'02 NOV 19 AM9:47

State of Oregon, County of Klamath  
 Recorded 11/19/2002 9:47 a m.  
 Vol M02, Pg 66852  
 Linda Smith, County Clerk  
 Fee \$ 26<sup>00</sup> # of Pgs 1

State of Oregon, County of Klamath  
 Loan Number: 6136430920

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WHEN RECORDED MAIL TO:

Lawrence E Hand

Toni G Hand

3437 Small Court

Klamath Falls, OR 97603

### Substitution of Trustee and Full Reconveyance

The undersigned Bank of America, N.A., a national banking association as successor in interest by merger of Bank of America, FSB, as the owner and holder of the Notes secured by Deed of Trust dated, 08/10/1999, made by Lawrence E Hand and Toni G Hand, Trustor(s) to First American Title Insurance Company, as Trustee, and Bank Of America Federal Savings Bank as Beneficiary, which Deed of Trust was recorded 08/17/1999, in Book/Volume M99, Page 33168 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, 10/25/2002

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

Ronald Marx  
 Assistant Vice President

STATE OF New York  
 COUNTY OF Erie

On 10/25/2002 before me, the undersigned, personally appeared Suzanne M. Haumesser, Senior Vice President and Ronald Marx, 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

