

State of Oregon, County of Klamath
 Recorded 12/04/2002 2:32 P m.
 Vol M02, Pg 70408
 Linda Smith, County Clerk
 Fee \$ 26⁰⁰ # of Pgs 1

State of Oregon, County of Klamath

Loan Number: 1000570571

WHEN RECORDED MAIL TO:

THOMAS N THOMAS

CARMEN THOMAS

HC 61 BOX 1095

LA PINE OR 97739

Substitution of Trustee and Full Reconveyance

The undersigned Bank of America, N.A., a national banking association, as the owner and holder of the Notes secured by Deed of Trust dated, 08/17/1993, made by Thomas N Thomas and Carmen Oleta Thomas, Trustor(s) to First American Title Insurance Company of Oregon, as Trustee, and Directors Mortgage Loan Corporation as Beneficiary, which Deed of Trust was recorded 08/23/1993, Page M93, as Document No. 21343 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, 06/12/2002

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

Suzanne M. Haumesser
 Senior Vice President

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

Ann Wangler
 Assistant Vice President

STATE OF New York
 COUNTY OF Erie

On 06/12/2002 before me, the undersigned, personally appeared Suzanne M. Haumesser, Senior Vice President and Ann Wangler, 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:

Lasheika Webb

Bank of America Mortgage

475 CrossPoint Pkwy, Getzville NY 14068

Donna L. Hawkins
 Notary Public, State of New York
 Qualified in Erie County
 Commission Expires May 19, 2003

