

State of Oregon, County of Klamath  
Recorded 12/10/2002 9:23 a. m.  
Vol M02, Pg 71574-75  
Linda Smith, County Clerk  
Fee \$ 3.00 # of Pgs 2

State of Oregon  
County of Klamath

Loan Number: 6829473666

WHEN RECORDED MAIL TO:

*RL:* Jerry L Dwelley

5455 Havencrest Court

Klamath Falls, OR 976033965

### 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, 05/31/2000, made by Jerry L Dwelley, Trustor(s) to First American Title Insurance Co, as Trustee, and Bank of America, N.A as Beneficiary, which Deed of Trust was recorded 06/05/2000, in Book/Volume M00, Page 20176 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, 05/24/2002

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



Melissa Carroll  
Vice President

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



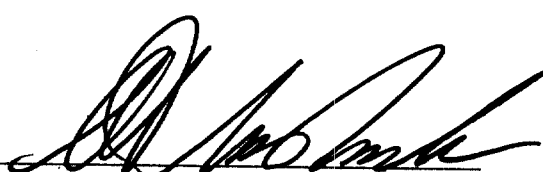
Richard Browning  
Assistant Vice President

STATE OF Kentucky  
COUNTY OF Jefferson

On 05/24/2002 before me, the undersigned, personally appeared Melissa Carroll, Vice President and Richard Browning, 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:  
Dana Vaughn  
Bank of America Mortgage  
101 E. Main St., Ste 400, Louisville, KY 40202

  
Steven A. Parker  
Notary Public, State of Kentucky  
Qualified in Jefferson County  
Commission Expires February 18, 2003

