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State of Oregon, County of Klamath
 Recorded 01/15/2003 11:50 a m.
 Vol M03 Pg 02814
 Linda Smith, County Clerk
 Fee \$ 26.00 # of Pgs 1

State of Oregon, County of Klamath

Loan Number: 2003006943

WHEN RECORDED MAIL TO:

James Anding

Kimberlee Anding

P O Box 435

Gilchrist, OR 97737

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, 08/22/1998, made by James Anding and Kimberlee Anding, Trustor(s) to Regional Trustee Service Corporation, as Trustee, and GN Mortgage Corporation as Beneficiary, which Deed of Trust was recorded 08/31/1998, in Book/Volume M98, Page 31848, as Document No. 65417 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, 12/18/2002

Mortgage Electronic Registration Systems, Inc.

Mary E. Battaglia
 Senior Vice President

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

Christine A. Skowron
 Assistant Vice President

STATE OF New York

COUNTY OF Erie

On 12/18/2002 before me, the undersigned, personally appeared Mary E. Battaglia, Senior Vice President and Christine A. Skowron, 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:

Dixie Pranker

Bank of America Mortgage

475 CrossPoint Pkwy, Getzville NY 14068

Nancy A. Miller

Notary Public, State of New York

Qualified in Erie County

Commission Expires April 05, 2003

