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State of Oregon, County of Klamath
Recorded 01/22/2003 11:35 a m.
Vol M03 Pg 03949
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

State of Oregon, County of Klamath
Loan Number: 4862265933
WHEN RECORDED MAIL TO:
Ross A Putnam

3939 S 6th Street #305
Klamath Falls, OR 976032505

Substitution of Trustee and Full Reconveyance

The undersigned Bank of America, N.A., a national banking association formerly known as Bank of America, NT & SA, as the owner and holder of the Notes secured by Deed of Trust dated, 06/11/1997, made by Ross A Putnam and Gwendolyn A Putnam, Trustor(s) to Klamath County Title Company, as Trustee, and Bank of America, NT&SA as Beneficiary, which Deed of Trust was recorded 06/20/1997, in Book/Volume 97, Page 19124, as Document No. 39669 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, 12/27/2002

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

Cynthia A. Mech
Cynthia A. Mech
Vice President

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

Sheila Pellnat
Sheila Pellnat
Assistant Vice President

STATE OF New York
COUNTY OF Erie

On 12/27/2002 before me, the undersigned, personally appeared Cynthia A. Mech, 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:

Dixie Pranker
Bank of America Mortgage
475 CrossPoint Pkwy, Getzville NY 14068

Holly Suckow
Holly Suckow
Notary Public, State of New York
Qualified in Erie County
Commission Expires October 28, 2006

