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State of Oregon, County of Klamath
 Recorded 01/22/2003 11:57a m.
 Vol M03 Pg 03963
 Linda Smith, County Clerk
 Fee \$ 26.00 # of Pgs 1

State of Oregon
 County of KLAMATH

Loan Number: 68169002595799
 LOAN AMOUNT \$102,000.00

WHEN RECORDED MAIL TO:
 FIRST AMERICAN TITLE INS CO
 POB 151
 KLAMATH FALLS OR 97601

Substitution of Trustee and Full Reconveyance

The undersigned BANK OF AMERICA N.A., as the owner and holder of the Notes secured by Deed of Trust dated, 7-25-2002, made by PAUL V FERGUSON Trustor (s) to CHICAGO TITLE INSURANCE CO, as Trustee, and BANK OF AMERICA as Beneficiary, which Deed of Trust was recorded 8-12-2002, in Book/Volume M02, Page 45114, as Document No. NA and rerecording on RerecodingDate, in Book/Volume Rerecording Book, Page Rerecording page as Document No. RerecodingDoc, Page 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: January 10, 2003

Substitution of Trustee:
 CHICAGO TITLE INSURANCE CO

 VON COWAN
 OPERATIONS OFFICER/MANAGER

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

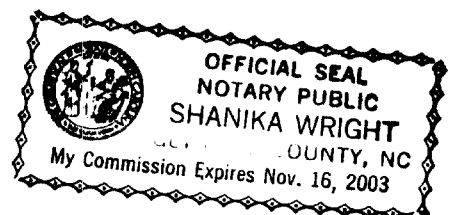
 KATHY CLARK
 ASST. VICE PRESIDENT

STATE OF NORTH CAROLINA
 COUNTY OF GUILFORD

On January 10, 2003 before me, the undersigned, personally appeared VON COWAN, OPERATIONS OFFICER/MANAGER and KATHY CLARK, ASST. 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: A. Matthews
 BANK OF AMERICA NA
 NC4-105-01-32
 PO BOX 23500
 GREENSBORO NC 27499-2752

 Notary
 Notary Public, State of North Carolina
 Commission Expires:



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