State of Oregon, County of Klamath Loan Number: 4360830576 WHEN RECORDED MAIL TO: Elinor Sue Kron

PY

5721 Bryant Avenue Klamath Falls, OR 976035114 State of Oregon, County of Klamath Recorded 01/30/2003 3:56 α m. Vol M03 Pg 0.56 5.3 Linda Smith, County Clerk Fee 2.6 # of Pgs _____

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 be Deed of Trust dated, 04/05/1996, made by Elinor Sue Kron, Trustor(s) to Amerititle, as Trustee, and Bank of America NT&SA as Beneficiary, which Deed of Trust was recorded 04/16/1996, in Book/Volume M96, Page 10603, as Document No. 16509 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 WARANTY, 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, 01/14/2003

Bank of America, N.A association

a national banking

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

Ronald Marx

Assistant Vice President

Suzanne M. Haumesse Senior Vice President

STATE OF New York COUNTY OF Erie

On 01/14/2003 before me, the undersigned, personally appeared Suzanne M. Haumesser, Senior Vice President and Ronald Marx, 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 Prankerd

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