

03 MAR 13 AM 9:17

State of Oregon, County of Klamath
Loan Number: 2005364969
WHEN RECORDED MAIL TO:
Lori Gallagher

State of Oregon, County of Klamath
Recorded 03/13/2003 9:17 AM.
Vol M03 Pg 15067
Linda Smith, County Clerk
Fee \$ 26 # of Pgs 1

2406 Kane Street
Klamath Falls, OR 97603

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, 04/07/1999, made by Lori Gallagher, Trustor(s) to First American Title Insurance Company, as Trustee, and New America Financial as Beneficiary, which Deed of Trust was recorded 04/13/1999, in Book/Volume M99, Page 13343 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, 02/19/2003

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

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

Suzanne M. Haumesser
Senior Vice President

Sheila Pellnat
Assistant Vice President

STATE OF New York
COUNTY OF Erie

On 02/19/2003 before me, the undersigned, personally appeared Suzanne M. Haumesser, Senior 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 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

