

State of Oregon, County of Klamath

Loan Number: 1092592524

WHEN RECORDED MAIL TO:

Julie Ann Putman

320 Delta St

Klamath Falls, OR 976012449

State of Oregon, County of Klamath

Recorded 03/19/2003 1:08 PM

Vol M03 Pg 16503

Linda Smith, County Clerk

Fee \$ 26.00 # of Pgs 1

Substitution of Trustee and Full Reconveyance

The undersigned Bank of America, N.A., a national banking association as servicer for Oregon Housing Community Development Corp., as the owner and holder of the Notes secured be Deed of Trust dated, 10/16/1991, made by Julie Ann Putman, Trustor(s) to Mountain Title Company, as Trustee, and Jackson County Federal Bank as Beneficiary, which Deed of Trust was recorded 10/21/1991, in Book/Volume M91, Page 21971, as Document No. 36337 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, 02/28/2003

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

Suzanne M. Haumesser
Senior Vice President

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

Ronald Marx
Assistant Vice President

STATE OF New York
COUNTY OF Erie

On 02/28/2003 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:

Traci Wenzel

Bank of America Mortgage

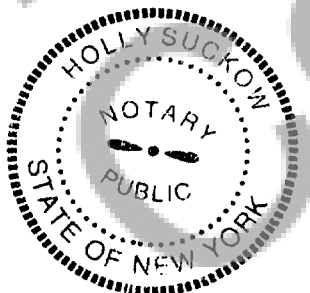
475 CrossPoint Pkwy, Getzville NY 14068

Holly Suckow

Notary Public, State of New York

Qualified in Erie County

Commission Expires October 28, 2006



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