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State of Oregon, County of Klamath
 Recorded 03/21/2003 12:14 p.m.
 Vol M03 Pg 17157
 Linda Smith, County Clerk
 Fee \$ 26.00 # of Pgs 1

State of Oregon
 County of **KLAMATH**

Loan Number: 68169000387799*AM
 LOAN AMOUNT \$70,000.00

WHEN RECORDED MAIL TO:
 BANK OF AMERICA NA
 NC4-105-01-32
 PO BOX 23500
 GREENSBORO NC 27499-2752

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, **3-25-93**, made by **RICHARD A SELSETH AND EULA N SELSETH** Trustor (s) to **TICOR TITLE COMPANY**, as Trustee, and **BANK OF AMERICA NA OREGON** as Beneficiary, which Deed of Trust was recorded **3-25-93**, in Book/Volume **M93**, Page **6292**, as Document No. **NA** and rerecording on RerecodingDate, in Book/Volume Rerecoding Book, Page Rerecoding 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: March 14, 2003


 CHERYL WILSON
 ASST. VICE PRESIDENT

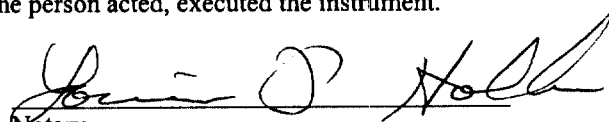

Bank of America, N.A. (USA), a National
 Banking Association


 KATHY CLARK
 ASST. ASST. VICE PRESIDENT

STATE OF NORTH CAROLINA
 COUNTY OF GUILFORD

On March 14, 2003 before me, the undersigned, personally appeared CHERYL WILSON, ASST. VICE PRESIDENT and KATHY CLARK, ASST. 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:
 LWM


 Notary
 Notary Public, State of North Carolina
 Commission Expires:  OFFICIAL SEAL
 Notary Public, North Carolina
 COUNTY OF GUILFORD
 LOUISE P. HOLLEMAN
 My Comm. Exp. January 2, 2006