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State of Oregon  
County of Klamath  
Loan Number: 5000252543

## Substitution of Trustee and Full Reconveyance

The undersigned Bank of America, N.A., a national banking association as successor in interest by merger of Bank of America, FSB, as the owner and holder of the Notes secured by Deed of Trust dated, 03/02/1999, made by Robert A Siems and Jamie L Siems, Trustor(s) to Amerititle, as Trustee, and Bank of America, Federal Savings Bank as Beneficiary, which Deed of Trust was recorded 03/16/1999, in Book/Volume M99, Page 9079, as Document No. 76246 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.

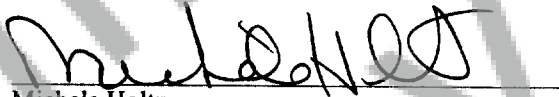
IN WITNESS WHEREOF, the owner and holder above named, and Bank of America, N.A. (USA), a National Banking Association, as successor Trustee, have caused this instrument to be executed, each in its respective interest.

Dated, 04/16/2001

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

  
Mary E. Battaglia  
Vice President

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

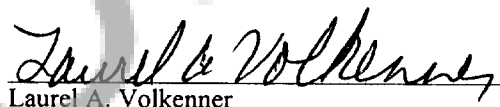
  
Michele Holtz  
Assistant Vice President

STATE OF New York  
COUNTY OF Erie

On 04/16/2001 before me, the undersigned, personally appeared Mary E. Battaglia, Vice President and Michele Holtz, 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.

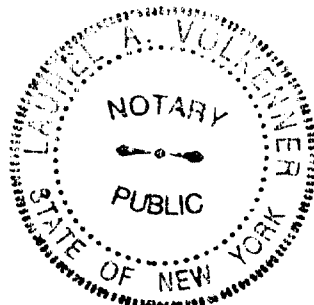
Witness my hand and official seal.

PREPARED BY:  
Carolyn Majewski  
Bank of America Mortgage  
475 CrossPoint Parkway, Getzville NY 14068

  
Laurel A. Volkenner  
Notary Public, State of New York  
Qualified in Erie County  
Commission Expires September 29, 2001

WHEN RECORDED MAIL TO:

*ret*  
Robert A Siems  
Jamie L Siems  
3420 Grenada Way  
Klamath Falls, OR 97603



State of Oregon, County of Klamath  
Recorded 04/26/01, at 9:26 a.m.  
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Linda Smith,  
County Clerk Fee \$ 26 -