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State of Oregon County of Klamath Loan Number: 4008957245 State of Oregon, County of Klamath
Recorded 12/21/01 9:47 m
Vol M01, Pg 65266
Linda Smith, County Clerk
Fee \$ 2600 # of Pgs /

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 be Deed of Trust dated, 06/20/1991, made by Donald J Hoperich and Suzanne Hoperich, Trustor(s) to Klamath County Title Oregon, as Trustee, and Bank of America Oregon as Beneficiary, which Deed of Trust was recorded 07/25/1991, in Book/Volume M91, Page 12214, as Document No. 31155 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, 12/07/2001

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

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

Andrea Argenio

Vice President

association

Susan A.D. Corrigan Assistant Vice President

STATE OF New York COUNTY OF Erie

On 12/07/2001 before me, the undersigned, personally appeared Andrea Argenio, Vice President and Susan A.D. Corrigan, 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:

Beth Hubbard
Bank of America Mortgage
475 CrossPoint Pkwy, Getzville NY 14068

WHEN RECORDED MAIL TO: Donald J Hoperich Suzanne Hoperich 5552 American Ave Klamath Falls, OR 976039005 Donna Haentges Notary Public, State of New York Qualified in Erie County

Commission Expires November 17, 2005