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State of Oregon, County of Klamath  
Recorded 01/16/2003 8:53 a. m.  
Vol M03 Pg 02986  
Linda Smith, County Clerk  
Fee \$ 26.00 # of Pgs 1

State of Oregon  
County of KLAMATH

Loan Number: 68169001471799  
LOAN AMOUNT \$20,000.00

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

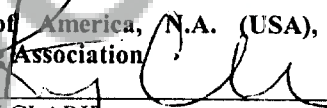
The undersigned BANK OF AMERICA N.A, as the owner and holder of the Notes secured by Deed of Trust dated, APRIL 25, 2000, made by SUZANNE V HOLMES Trustor (s) to CHICAGO TITLE INSURANCE COMPANY, as Trustee, and BANK OF AMERICA NA as Beneficiary, which Deed of Trust was recorded APRIL 25, 2000, in Book/Volume M00, Page 14308, as Document No. and rerecording on Rerecording Date, in Book/Volume Rerecording Book, Page Rerecording page as Document No. Rerecording Doc, 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: December 6, 2002

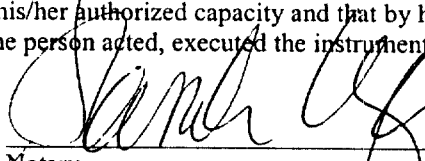
  
\_\_\_\_\_  
VON COWAN  
OPERATIONS OFFICER/MANAGER

Bank of America, N.A. (USA), a National  
Banking Association  
  
\_\_\_\_\_  
KATHY CLARK  
ASST. VICE PRESIDENT

STATE OF NORTH CAROLINA  
COUNTY OF GUILFORD

On December 6, 2002 before me, the undersigned, personally appeared VON COWAN, OPERATIONS OFFICER/MANAGER and KATHY CLARK, 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:

  
\_\_\_\_\_  
Notary  
Notary Public, State of North Carolina  
Commission Expires:

