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State of Oregon, County of Klamath
Recorded 03/10/2003 14103 AM.
Vol M03 Pg 14103
Linda Smith, County Clerk
Fee \$ 26 # of Pgs 1

State of Oregon
County of KLAMAH

Loan Number: 68169002114899
LOAN AMOUNT \$30,000.00

WHEN RECORDED MAIL TO:
JAMES F BURGESS AND JANICE M BURGESS
615 CALIFORNIA AVE
KLAMATH FALLS OR 97601

Substitution of Trustee and Full Reconveyance

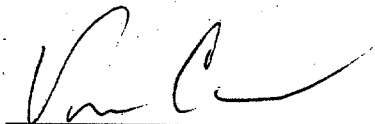
The undersigned BANK OF AMERICA N.A. as the owner and holder of the Notes secured be Deed of Trust dated, AUGUST 28, 2001, made by JAMES F BURGESS AND JANICE M BURGESS Trustor (s) to CHICAGO TITLE INSURANCE COMPANY, as Trustee, and BANK OF AMERICA N.A. as Beneficiary, which Deed of Trust was recorded AUGUST 29, 2001, in Book/Volume M01, Page 44048, as Document No. NA and rerecording on RerecordingDate, in Book/Volume Rerecording Book, Page Rerecording page as Document No. RerecordingDoc, Page in the office of the County Auditor of KLAMAH, 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.

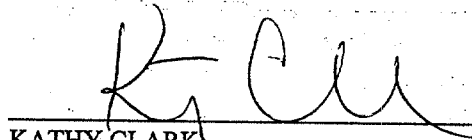
Dated: February 26, 2003

BANK OF AMERICA NA
(BENEFICIARY)



VON COWAN
OPERATIONS OFFICER/MANAGER

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

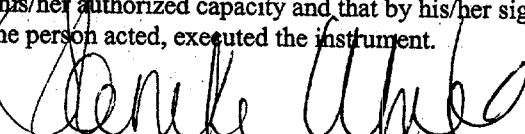


KATHY CLARK
ASST. VICE PRESIDENT

STATE OF NORTH CAROLINA
COUNTY OF GUILFORD

On February 26, 2003 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: S. CHOE
BANK OF AMERICA NA
NC4-105-01-32
PO BOX 23500


Notary
Notary Public, State of North Carolina
Commission Expires:

