

03 APR 15 AM 9:11

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State of Oregon, County of Klamath
Recorded 04/15/2003 4:11 A.m.
Vol M03 Pg 23672
Linda Smith, County Clerk
Fee \$ 26 # of Pgs 1

State of Oregon, County of Klamath
Loan Number: 26225458
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WHEN RECORDED MAIL TO:
Frank Carroll Jr & Elisabeth H Carroll
1416 River Mist Ct
Baltimore, MD 212260000

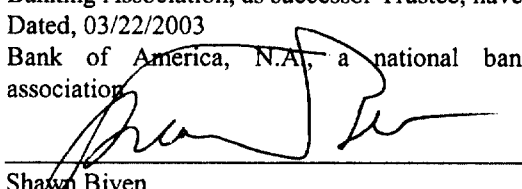
Substitution of Trustee and Full Reconveyance

The undersigned Bank of America, N.A., a national banking association, as the owner and holder of the Notes secured by Deed of Trust dated, 05/06/1998, made by David C Carroll and Ann Elisabeth Carroll, Trustor(s) to First American Title Insurance Company, as Trustee, and Bank of America, NA as Beneficiary, which Deed of Trust was recorded 05/16/2002, in Book/Volume M02, Page 29288 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.

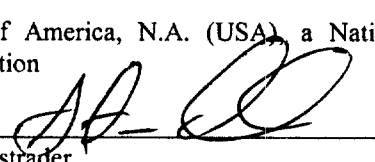
Bank of America, N.A. (USA), a National Banking Association hereby accepts said appointment of Trustee under the above Deed of Trust, and as successor Trustee, and pursuant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust, does hereby RECONVEY WITHOUT 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, 03/22/2003

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


Shawn Biven
Vice President

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


Steve Ostrader
Assistant Vice President

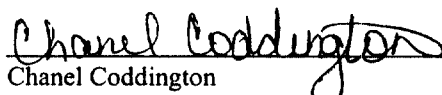
STATE OF Kentucky, COUNTY OF Jefferson

On 03/22/2003 before me, the undersigned, personally appeared Shawn Biven, Vice President and Steve Ostrader, 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:

Chanel Coddington
Bank of America Mortgage
101 E. Main St., Ste 400, Louisville, KY 40202


Chanel Coddington
Notary Public, State of Kentucky
Qualified in Jefferson County
Commission Expires December 05, 2006

