

State of Oregon, County of Klamath
Recorded 04/22/2003 11:53 a m.
Vol M03 Pg 25705
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

*Rt. Collateral Support
Bank of Amer.
PO Box 23500
Greensboro NC 27499*

State of Oregon
County of KLAMATH

Loan Number: 68169002129599
LOAN AMOUNT \$20,000.00

WHEN RECORDED MAIL TO:
FIRST AMERICAN TITLE
3355 MICHAELSON DRIVE, STE 300
IRVINE, CA 92612

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, **SEPTEMBER 10, 2001**, made by **MICHAEL A ZALUNARDO AND SUSAN J ZALUNARDO** Trustor (s) to **CHICAGO TITLE INSURANCE COMPANY**, as Trustee, and **BANK OF AMERICA, NA** as Beneficiary, which Deed of Trust was recorded **SEPTEMBER 12, 2001**, in Book/Volume **M01**, Page **46274**, as Document No. and rerecording on RerecodingDate, in Book/Volume Rerecording Book, Page Rerecording page as Document No. RerecodingDoc, 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.

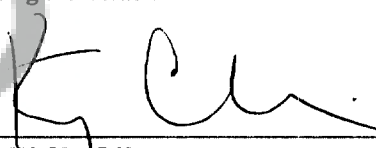
IN WITNESS WHEREOF, the owner and holder above named, and Bank of America, N.A. (USA), a National Banking Association, as successor Trustee, have caused this instrument to be executed, each in its respective interest.

Dated: April 15, 2003

BANK OF AMERICA NA
(Beneficiary)

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

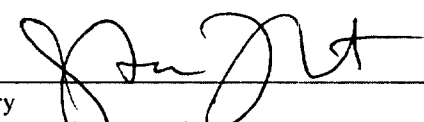

CINDY PEGRAM
OPERATIONS OFFICER/MANAGER


KATHY CLARK
ASST. VICE PRESIDENT

**STATE OF NORTH CAROLINA
COUNTY OF GUILFORD**

On April 15, 2003 before me, the undersigned, personally appeared CINDY PEGRAM, 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: JHEBERT
BANK OF AMERICA NA
NC4-105-01-32
PO BOX 23500
GREENSBORO NC 27499-2752


Notary
Notary Public, State of North Carolina
Commission Expires:

