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State of Oregon
County of KLAMATH

Loan Number: 68169000697599 LOAN AMOUNT \$54,000.00

PX.

WHEN RECORDED MAIL TO: ASPEN TITLE AND ESCROW 525 MAIN STREET 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, JANUARY 5, 1996, made by ELLEN H PAULUS Trustor (s) to ASPEN TITLE AND ESCROW, as Trustee, and BANK OF AMERICA OREGON as Beneficiary, which Deed of Trust was recorded FEBRUARY 20, 1996, in Book/Volume M96, Page 4714, as Document No. 11636 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 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.

Banking Association

ASST. VICE PRESIDENT

Dated: May 12, 2003

BANK OF AMERICA NA

(Beneficiary)

CINDY PEGRAM OPERATIONS OFFICER/MANAGER

CINDY PEGRAM KATHY CLARK

STATE OF NORTH CAROLINA COUNTY OF GUILFORD

On May 12, 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 Public, State of North Carolina

Commission Expires:



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