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State of Oregon, County of Klamath
 Recorded 06/10/2003 8:18 a m.
 Vol M03 Pg 39407
 Linda Smith, County Clerk
 Fee \$ 26.00 # of Pgs 1

State of Oregon
 County of **KLAMATH**

Loan Number: **68169000025499**
 LOAN AMOUNT \$19,677.39

WHEN RECORDED MAIL TO:
 BILLY JACK ELBERT AND GRACE ELBERT
 10571 CRYSTAL SPRING RD
 KLAMATH FALLS OR 97603

Substitution of Trustee and Full Reconveyance

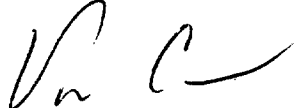
The undersigned **BANK OF AMERICA N.A.**, as the owner and holder of the Notes secured be Deed of Trust dated, **APRIL 20 2000**, made by **BILLY JACK ELBERT AND GRACE ELBERT** Trustor (s) to **CHICAGO TITLE INS CO**, as Trustee, and **BANK OF AMERICA NA** as Beneficiary, which Deed of Trust was recorded **APRIL 21 2000**, in Book/Volume **M000**, Page **13610**, as Document No. **NA** 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: June 3, 2003
BANK OF AMERICA NA
 (BENEFICIARY)

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



VON COWAN
 OPERATIONS OFFICER/MANAGER

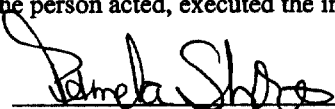


KATHY CLARK
 ASST. VICE PRESIDENT

STATE OF NORTH CAROLINA
COUNTY OF GUILFORD

On June 3, 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: c m
BANK OF AMERICA NA
 NC4-105-01-32
 PO BOX 23500
 GREENSBORO NC 27499-2752



 Notary
 Notary Public, State of North Carolina
 Commission Expires:

