

State of Oregon, County of Klamath  
Loan Number: 4102634039  
WHEN RECORDED MAIL TO:  
Sean P Kennedy

5122 Westmont Avenue  
San Jose, CA 951302246

State of Oregon, County of Klamath  
Recorded 07/01/2003 10:02 a m  
Vol M03 Pg 45291  
Linda Smith, County Clerk  
Fee \$ 26.00 # of Pgs 1

## Substitution of Trustee and Full Reconveyance

The undersigned Bank of America, N.A. as servicer for Oregon Housing Community Development Corp., as the owner and holder of the Notes secured by Deed of Trust dated, 09/01/1994, made by Sean P Kennedy, Trustor(s) to Mountain Title Company, as Trustee, and Bank of America Oregon as Beneficiary, which Deed of Trust was recorded 09/08/1994, in Book/Volume M94, Page 28301, as Document No. 87646 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, 06/18/2003

Bank of America, N.A.

Muriel Adams  
Muriel Adams  
Vice President

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

Ann Adrian  
Ann Adrian  
Assistant Vice President

STATE OF New York  
COUNTY OF Erie

On 06/18/2003 before me, the undersigned, personally appeared Muriel Adams, Vice President and Ann Adrian, 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:

Traci Wenzel  
Bank of America Mortgage  
475 CrossPoint Pkwy, Getzville NY 14068

Marla J Naab  
Marla J Naab  
Notary Public, State of New York  
Qualified in Erie County  
Commission Expires July 16, 2003

