

State of Oregon, County of Klamath

Loan Number: 7027089866

WHEN RECORDED MAIL TO:

John A Bender

Margaret K Bender

1104 Tamera Dr

Klamath Falls, OR 976034172

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, 02/11/2002, made by John A Bender and Margaret K Bender, Trustor(s) to Chicago Title Insurance Company, as Trustee, and Bank Of America, N.A. as Beneficiary, which Deed of Trust was recorded 02/21/2002, in Book/Volume M02, Page 10450 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, 06/13/2003

Bank of America, N.A.

Anna V. Bates
Vice President

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

Sandra Rademacher
Assistant Vice President

STATE OF New York

COUNTY OF Erie

On 06/13/2003 before me, the undersigned, personally appeared Anna V. Bates, Vice President and Sandra Rademacher, 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:

Cindy Marano

Bank of America Mortgage

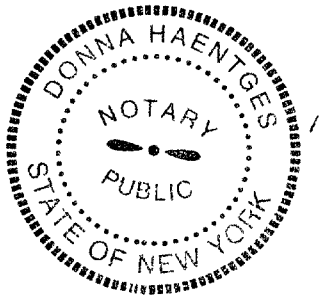
475 CrossPoint Pkwy, Getzville NY 14068

Donna Haentges

Notary Public, State of New York

Qualified in Erie County

Commission Expires November 17, 2005



State of Oregon, County of Klamath

Recorded 07/07/2003 8:15 a m

Vol M03 Pg 46438

Linda Smith, County Clerk

Fee \$ 26.00 # of Pgs 1