

State of Oregon, County of Klamath

Loan Number: 23579576

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WHEN RECORDED MAIL TO:

Norman S Anderson & Dianne S Anderson
3709 Highway 39
Klamath Falls, OR 97603

State of Oregon, County of Klamath

Recorded 07/08/2003 8:06 a m.

Vol M03 Pg 46757

Linda Smith, County Clerk

Fee \$ 26.00 # of Pgs 1

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, 10/18/1999, made by Norman S Anderson and Dianne S Anderson, Trustor(s) to First American Title Insurance Company, as Trustee, and MORTGAGE ONE, INC. as Beneficiary, which Deed of Trust was recorded 10/10/1999, in Book/Volume M99, Page 41431 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.

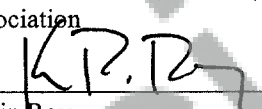
IN WITNESS WHEREOF, the owner and holder above named, and Bank of America, N.A. (USA), a National Banking Association, as successor Trustee, have caused this instrument to be executed, each in its respective interest. Dated, 05/20/2003

Bank of America, N.A.

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



Melissa Carroll
Vice President



Kevin Roy
Assistant Vice President

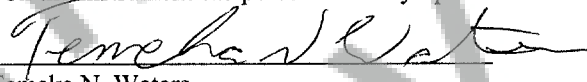
STATE OF Kentucky, COUNTY OF Jefferson

On 05/20/2003 before me, the undersigned, personally appeared Melissa Carroll, Vice President and Kevin Roy, 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:

Temeka Waters
Bank of America Mortgage
101 E. Main St., Ste 400, Louisville, KY 40202



Temeka N. Waters
Notary Public, State of Kentucky
Qualified in Jefferson County
Commission Expires March 13, 2007

