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State of Oregon, County of Klamath Loan Number: 7027081855 WHEN RECORDED MAIL TO: Terry L Williams Sr Marilyn K Williams Po Box 2571

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Clackamas, OR 970152571

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, 01/11/2002, made by Terry L Williams Sr and Marilyn K Williams, Trustor(s) to Chicago Title Insurance Company, as Trustee, and Bank Of America, N.A. as Beneficiary, which Deed of Trust was recorded 01/22/2002, in Book/Volume M02, Page 4145 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.

Dated, 06/26/2003

Bankrof America, N.A. 710

Cynthia A. Mech Vice President

Bank of Amer notal Banking Association

Christine A. Skowron Assistant Vice President

STATE OF New York **COUNTY OF Eric**

On 06/26/2003 before me, the undersigned, personally appeared Cynthia A. Mech, Vice President and Christine A. Skowron, 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:

Kelly Pellnat

Bank of America Mortgage

475 CrossPoint Pkwy, Getzville NY 14068

Kelly M. Pelinat

Notary Public, State of New York

Qualified in Eric County

Commission Expires May 27, 2007

