

State of Oregon, County of Klamath
Loan Number: 6975150910
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WHEN RECORDED MAIL TO:
Russell K Ovgard & Elizabeth K Ovgard
4112 Meadows Dr
Klamath Falls, OR 976038073

State of Oregon, County of Klamath
Recorded 07/29/2003 10:50 a. m
Vol M03 Pg 53549
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, 08/12/1999, made by Russell K Ovgard and Elizabeth K Ovgard, Trustor(s) to First American Title Insurance Company, as Trustee, and Bank of America, N.A. as Beneficiary, which Deed of Trust was recorded 08/26/1999, in Book/Volume M99, Page 34519 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, 06/17/2003
Bank of America, N.A.

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

Diane Bunn
Diane Bunn
Vice President

Ereka G Taylor
Ereka G. Taylor
Assistant Vice President

STATE OF Kentucky, COUNTY OF Jefferson

On 06/17/2003 before me, the undersigned, personally appeared Diane Bunn, Vice President and Ereka G. Taylor, 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:

Vonda Johnson
Bank of America Mortgage
101 E. Main St., Ste 400, Louisville, KY 40202

Vonda Johnson
Vonda Johnson
Notary Public, State of Kentucky
Qualified in Jefferson County
Commission Expires May 16, 2006

