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State of Oregon, County of Klamath Loan Number: 4700494091 WHEN RECORDED MAIL TO:

State of Oregon.	County of Klamath
Vol M03 Pg Linda Smith, Cour	2/10 m
Linda Smith Com	nty Clearly
Fee \$ 2600	# of Pos 1

Morgan L Steiner Ellen P Steiner 5235 Primrose Klamath Falls, OR 976019546

Substitution of Trustee and Full Reconveyance

The undersigned Bank of America, N.A. formerly known as Bank of America NT&SA as successor by merger to Bank of America Oregon, as the owner and holder of the Notes secured be Deed of Trust dated, 02/01/1994, made by Morgan L Steiner and Ellen P Steiner, Trustor(s) to Mountain Title Company, as Trustee, and Bank of America Oregon as Beneficiary, which Deed of Trust was recorded 02/09/1994, in Book/Volume M94, Page 4537, as Document No. 75870 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_08/04/2003

mla Eye Vice President of America, N.A. (USA), a National Banking Association unn ldrian

Ann Adrian

Assistant Vice President

STATE OF New York **COUNTY OF Eric**

On 08/04/2003 before me, the undersigned, personally appeared Paula Eye, 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: Rence Barnes

Bank of America Mortgage

475 CrossPoint Pkwy, Getzville NY 14068

Holly Suckov Notary Public, State of New York

Qualified in Eric County

Commission Expires October 28, 2006

