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State of Oregon, County of Klamath Loan Number: 7018047048

WHEN RECORDED MAIL TO: Maryanne G Keane & Michael A Keane 1171 Lynnewood Blvd Klamath Falls, OR 97601

State of Oregon, County of Klamath Recorded 09/04/2003 8:03 a., m Linda Smith, County Clerk
Fee \$ 26 # of Pgs

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, 12/23/2002, made by Maryanne G Keane and Michael A Keane husband and wife, Trustor(s) to Chicago Title Insurance Company, as Trustee, and Bank of America, N.A. as Beneficiary, which Deed of Trust was recorded 01/06/2003, in Book/Volume M03, Page 00653 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

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, 07/24/2003

Bank of America, N.A.

Stephanie Powell Vice President

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

Stacy Cavanaugh Assistant Vice President

STATE OF Kentucky, COUNTY OF Jefferson

On 07/24/2003 before me, the undersigned, personally appeared Stephanie Pewell, Vice President and Stacy Cavanaugh, 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:

Dana Vaughn

Bank of America Mortgage

101 E. Main St., Ste 400, Louisville, KY 40202

Dana Vaughn

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Notary Public, State of Kentucky

Qualified in Jefferson County

Commission Expires May 16, 2006

