

State of Oregon, County of Klamath  
Loan Number: 6697799853  
WHEN RECORDED MAIL TO:  
Neil C Gruhlke  
Carol A Gruhlke  
151060 Anvil Lane  
La Pine, OR 977390000

State of Oregon, County of Klamath  
Recorded 09/12/03 9:12 a. m  
Vol M03 Pg 67915  
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, 01/10/2002, made by Neil C Gruhlke AKA Neil Clifford Gruhlke and Carol A Gruhlke, Trustor(s) to First American Title Insurance Company, as Trustee, and Bank Of America, N.A. as Beneficiary, which Deed of Trust was recorded 01/29/2002, in Book/Volume M02, Page 5568 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, 08/27/2003

Bank of America, N.A.

  
Paula Eye  
Vice President

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

  
Melissa Grimm  
Assistant Vice President

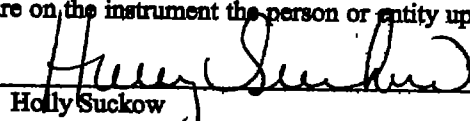
STATE OF New York  
COUNTY OF Erie

On 08/27/2003 before me, the undersigned, personally appeared Paula Eye, Vice President and Melissa Grimm, 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:

Renee Barnes  
Bank of America Mortgage  
475 CrossPoint Pkwy, Getzville NY 14068

  
Holly Suckow  
Notary Public, State of New York  
Qualified in Erie County  
Commission Expires October 28, 2006

