State of Oregon, County of Klamath Loan Number: 1023952912 WHEN RECORDED MAIL TO: Todd J Schroeder Vicki L Schroeder 6603 Appaloosa Ct

Klamath Falls, OR 976032625

State of Oregon, County of Klamath Recorded 09/22/03 10:07 a. m Vol M03 Pg 70 3 6 7 Linda Smith, County Clerk Fee \$ 26 # of Pgs 1

ØK.

Substitution of Trustee and Full Reconveyance

The undersigned Bank of America, N.A. successor by merger to BA Mortgage, LLC as successor in interest by merger of NationsBanc Mortgage Corporation, as the owner and holder of the Notes secured be Deed of Trust dated, 10/01/1993, made by Todd J Schroeder and Vicki L Schroeder, Trustor(s) to First American Title, as Trustee, and Directors Mortgage Loan Corporation as Beneficiary, which Deed of Trust was recorded 10/13/1993, in Book/Volume M93, Page 26644, as Document No. 69592 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 09/02/2903

Bank of America

Vice President

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

Karen M. Resetarits
Assistant Vice President

STATE OF New York
COUNTY OF Eric

On 09/02/2003 before me, the undersigned, personally appeared Andrea Argenio, Vice President and Karen M. Resetarits, 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: Dixie Prankerd

Bank of America Mortgage

475 CrossPoint Pkwy, Getzville NY 14068

Nancy A Miller

Notary Public, State of New York

Qualified in Erie County

Commission Expires April 05, 2007

