State of Oregon, County of Klamath Loan Number: 6389374007 WHEN RECORDED MAIL TO: Ann C Lusk

323 East Princeton Spokane, WA 99207

State of Oregon, County of Klamath Recorded 09/23/03 9:3/a Vol M03 Pg _ 76804 Linda Smith, County Clerk Fee \$ 26 a # 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, 12/12/2002, made by Ann C Lusk, Trustor(s) to First American Title Insurance Company, as Trustee, and Bank Of America, N.A. as Beneficiary, which Deed of Trust was recorded 12/19/2002, in Book/Volume M02, Page 74152 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, 09/04/2003 Bank of

√. Bates Vice President

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

Rhonda Weston

Assistant Vice President

STATE OF New York **COUNTY OF Erie**

On 09/04/2003 before me, the undersigned, personally appeared Anna V. Bates, Vice President and Rhonda Weston, 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:

Christopher Blust

Bank of America Mortgage

475 CrossPoint Pkwy, Getzville NY 14068

 ∞ Donna Haentges

Notary Public, State of New York

Qualified in Eric County

Commission Expires November 17, 2005

