

State of Oregon, County of Klamath
Loan Number: 1084721651
WHEN RECORDED MAIL TO:
Ross J Kirchway
Bonnie L Kirchway
1345 Carlson Dr
Klamath Falls, OR 976034107

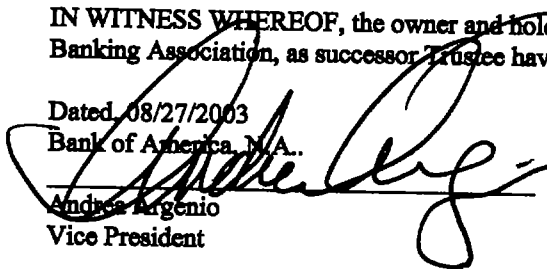
State of Oregon, County of Klamath
Recorded 09/26/03 8:04 a m
Vol M03 Pg 71670
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

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 successor by merger to NationsBanc Mortgage Corporation of New York As Attorney in Fact for KeyBank National Association as successor to Key Bank of Oregon as successor by merger to Jackson County Federal Bank Power of Attorney Recorded in Book M 95 Page 34664 Document Number 10843, on December 20, 1995, as the owner and holder of the Notes secured by Deed of Trust dated, 10/15/1992, made by Ross J Kirchway and Bonnie L Kirchway, Trustor(s) to Aspen Title & Escrow, Inc., as Trustee, and Jackson County Federal Bank as Beneficiary, which Deed of Trust was recorded 10/20/1992, in Book/Volume M92, Page 24538, as Document No. 52552 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.

Andrea Argenio
Vice President

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

Ronald Marx
Assistant Vice President

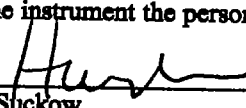
STATE OF New York
COUNTY OF Erie

On 08/27/2003 before me, the undersigned, personally appeared Andrea Argenio, Vice President and Ronald Marx, 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

