State of Oregon, County of Klamath Loan Number: 20537320

WHEN RECORDED MAIL TO: Heidi Cummings & Stephen Hampton 5005 Palma Ave #3 Atascadero, CA 934220000

State of Oregon, County of Klamath Recorded 09/30/03 8:40 a. m Recorded 09/30/03 Vol M03 Pg_ 72554 Linda Smith, County Clerk Fee \$ _26 # of Pgs

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, 06/03/1996, made by Heidi J Cummings and Stephen R Hampton and Bettimarie Hampton, Trustor(s) to Aspen Title & Escrow, Inc., as Trustee, and Mission Hills Mortgage Corp. as Beneficiary, which Deed of Trust was recorded 06/10/1996, in Book/Volume M-96, Page 17063 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 sox Trustee, have caused this instrument to be executed, each in its respective interest. Banking Association as such

Dated, 08/18/2003 Bank of America, N

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

Association

Shawn Biven Vice President

Tamara K. Wolf Assistant Vic

STATE OF Kentucky, COUNTY OF Jefferson

On 08/18/2003 before me, the undersigned, personally appeared Shawn Biven, Vice President and Tamara K. Wolf, 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:

Temeka Waters

Bank of America Mortgage

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

Temeka N. Waters

Notary Public, State of Kentucky

Qualified in Jefferson County

Commission Expires March 13, 2007

