

State of Oregon, County of Klamath  
 Loan Number: 2004178691  
 WHEN RECORDED MAIL TO:  
 Charles E Collins Jr.  
 Rebecca K Collins  
 7763 Skyline Dr.  
 Klamath Falls, OR 97603

State of Oregon, County of Klamath  
 Recorded 10/07/03 9:41a m  
 Vol M03 Pg 74756  
 Linda Smith, County Clerk  
 Fee \$ 26.00 # of Pgs 1

pt:

## Substitution of Trustee and Full Reconveyance

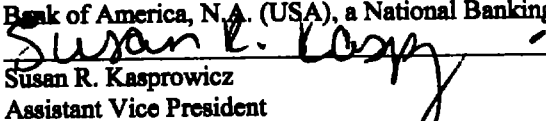
The undersigned Bank of America, N.A. successor by merger to BA Mortgage, LLC as successor in interest by merger of NationsBanc Mortgage Corporation, as the owner and holder of the Notes secured by Deed of Trust dated, 04/16/1999, made by Charles E Collins Jr. and Rebecca K Collins, Trustor(s) to Pacific Northwest Title of Oregon, Inc., as Trustee, and Mortgage Market Inc as Beneficiary, which Deed of Trust was recorded 05/03/1999, in Book/Volume M99, Page 16684 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, 09/22/2003  
 Bank of America, N.A.

  
 Vera A Mancino  
 Vice President

Bank of America, N.A. (USA), a National Banking Association  
  
 Susan R. Kasproicz  
 Assistant Vice President


STATE OF New York  
 COUNTY OF Erie

On 09/22/2003 before me, the undersigned, personally appeared Vera A Mancino, Vice President and Susan R. Kasproicz, 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:

Jerry Kumiega  
 Bank of America Mortgage  
 475 CrossPoint Pkwy, Getzville NY 14068

  
 Kelly M. Pellnat  
 Notary Public, State of New York  
 Qualified in Erie County  
 Commission Expires May 27, 2007

