

03 NOV 13 AM 9:26

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State of Oregon, County of Klamath
Recorded 11/13/03 9:26 a m
Vol M03 Pg 84030-31
Linda Smith, County Clerk
Fee \$ 31.00 # of Pgs 2

OK
State of Oregon
County of Klamath
Loan Number: 6613728820
WHEN RECORDED MAIL TO:
John A Bender
Margaret K Bender
1104 Tamera Drive
Klamath Falls, OR 97601

Substitution of Trustee and Full Reconveyance

The undersigned Bank of America, N.A., a national banking association, as the owner and holder of the Notes secured by Deed of Trust dated, 09/08/1999, made by John A Bender and Margaret K Bender, Trustor(s) to First American Title Insurance Company, as Trustee, and Bank of America, N.A. as Beneficiary, which Deed of Trust was recorded 09/24/1999, in Book/Volume M99, Page 38134 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, 02/28/2002

Bank of America, N.A., a national banking association


Joel Gendron
Vice President

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


Melissa Carroll
Assistant Vice President


84031

STATE OF Kentucky
COUNTY OF Jefferson

On 02/28/2002 before me, the undersigned, personally appeared Joel Gendron, Vice President and Melissa Carroll, 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:
Delrecia Blackburn
Bank of America Mortgage
101 E. Main St., Ste 400, Louisville, KY 40202


Vicky Butcher
Notary Public, State of Kentucky
Qualified in Jefferson County
Commission Expires November 22, 2004

