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State of Oregon, County of Klamath

Loan Number: 6897789274

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WHEN RECORDED MAIL TO:

Bryan D Hankins &amp; Margaret H Hankins

6210 Harlan Drive

Klamath Falls, OR 97603

State of Oregon, County of Klamath

Recorded 11/13/03 9:39 a. mVol M03 Pg 84032

Linda Smith, County Clerk

Fee \$ 26.00 # of Pgs 1**Substitution of Trustee and Full Reconveyance**

The undersigned Bank of America, N.A., as the owner and holder of the Notes secured by Deed of Trust dated, 09/25/2001, made by Bryan D Hankins and Margaret H Hankins, Trustor(s) to First American Title Insurance Company, as Trustee, and Bank of America, N.A. as Beneficiary, which Deed of Trust was recorded 10/09/2001, in Book/Volume M01, Page 51248 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, 09/19/2003

Bank of America, N.A.



Shawn Biven  
Vice President

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



Kevin Roy  
Assistant Vice President

STATE OF Kentucky, COUNTY OF Jefferson

On 09/19/2003 before me, the undersigned, personally appeared Shawn Biven, Vice President and Kevin Roy, 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:

Melinda Hulsizer

Bank of America Mortgage

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



Melinda Hulsizer  
Notary Public, State of Kentucky  
Qualified in Jefferson County  
Commission Expires December 23, 2006

