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State of Oregon, County of Klamath

Loan Number: 6054627119

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WHEN RECORDED MAIL TO:

Brad T Bell & P.O. Box 317

Sprague River, OR 97639

Page Vol M03 State of Oregon, County of Klamath Recorded 11/17/03 10:23 a. Vol M03 Pg 84723 Linda Smith, County Clerk Fee \$ 26 # of Pg # of Pgs

## Substitution of Trustee and Full Reconveyance

The undersigned Bank of America, N.A., as the owner and holder of the Notes secured be Deed of Trust dated, 12/18/2001, made by Brad T Bell and Linda D Bell, Trustor(s) to First American Title Insurance Company, as Trustee, and Bank of America, N.A. as Beneficiary, which Deed of Trust was recorded 12/17/2001, in Book/Volume M01, Page 64333-48 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 Banking Association, as successor Trustee, have caused this instrument to be executed, each in its respective interest. Dated, 10/06/2003

Bank of America, N.A.

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

Association

Diane Bunn Vice President Steve Ostrado

Assistant Vice President

STATE OF Kentucky, COUNTY OF Jefferson

On 10/06/2003 before me, the undersigned, personally appeared Diane Bunn, Vice President and Steve Ostrader, 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

ank Temeka N. Waters

Notary Public, State of Kentucky Qualified in Jefferson County

Commission Expires March 13, 2007

