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State of Oregon, County of Klamath Recorded 12/02/03 9:44@ m
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Vol M03 Pg 88246
Linda Smith, County Clerk
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Vol MO3

State of Oregon, County of Klamath Loan Number: 1006709107 WHEN RECORDED MAIL TO: Judith Westphal-Eischen

1835 Worden Ave Klamath Falls, OR 976012168

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 successor by merger to NationsBanc Mortgage Corporation of New York formerly known as KeyCorp Mortgage Inc., as the owner and holder of the Notes secured be Deed of Trust dated, 03/23/1994, made by Judith A Westphal, Trustor(s) to Mountain Title Company Of Klamath County, as Trustee, and Keycorp Mortgage Inc as Beneficiary, which Deed of Trust was recorded 04/05/1994, in Book/Volume M94, Page 9950 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, 11/13/2003

Bank of America, N. Jusus

Susan A.D. Corrigan

Vice President

ational Banking Association Bank o

Christine A

Assistant Vice President

STATE OF New York COUNTY OF Eric

On 11/13/2003 before me, the undersigned, personally appeared Susan A.D. Corrigan, Vice President and Christine A. Skowron, 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 ap d acknowledged to me that he/she on the instrument the person or entity executed the same in his/her authorized capacity and that by his/her signature upon behalf of which the person acted, executed the instrum

Witness my hand and official seal.

PREPARED BY:

Pat Palmer

Bank of America Mortgage

475 CrossPoint Pkwy, Getzville NY 14068

Eric J. Ste

Notary Bolic, State of New York

Qualified in Erie County

Commission Expires April 28, 2007

