

State of Oregon, County of Klamath
Loan Number: 4164473094
WHEN RECORDED MAIL TO:
Jeffrey J Sturgeon
Kristi M Heryford
4702 Villa Drive
Klamath Falls, OR 97603

State of Oregon, County of Klamath
Recorded 12/31/03 10:42am
Vol M03 Pg 94105
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

Substitution of Trustee and Full Reconveyance


The undersigned Bank of America, N.A. as successor in interest by merger of Bank of America, FSB, as the owner and holder of the Notes secured by Deed of Trust dated, 06/17/1998, made by Jeffrey J Sturgeon and Kristi M Heryford, Trustor(s) to Amerititle Co, as Trustee, and Bank of America, FSB as Beneficiary, which Deed of Trust was recorded 06/22/1998, in Book/Volume M98, Page 21699, as Document No. 60547 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, 12/09/2003
Bank of America, N.A.


Vera A Mancino
Vice President

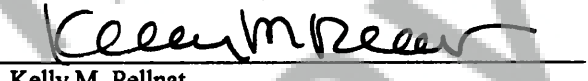
Bank of America, N.A. (USA), a National Banking Association

Muriel Adams
Vice President

STATE OF New York
COUNTY OF Erie

On 12/09/2003 before me, the undersigned, personally appeared Vera A Mancino, Vice President and Muriel Adams, 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:
Christopher Blust
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



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+ 2/6