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State of Oregon, County of Klamath

Loan Number: 1019358611 WHEN RECORDED MAIL TO:

Pamela Sue Town

State of Oregon, County of Klamath Recorded 01/06/2004 */0.38 a*. m Vol M04 Pg 574 Linda Smith, County Clerk Fee \$ 260 # of Pgs \_\_\_\_\_\_

Po Box 307 La Pine, OR 977390307

## 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 the owner and holder of the Notes secured be Deed of Trust dated, 03/16/1993, made by Pamela Sue Falconer, Trustor(s) to First American Title Insurance Company of Oregon, as Trustee, and Directors Mortgage Loan Corporation as Beneficiary, which Deed of Trust was recorded 03/24/1993, in Book/Volume M93, Page 5981, as Document No. 58989 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 WHERE OF, the owner and bolder 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, 12/10/2003

Bank of America, N.A.

Cary Racz Vice President

Williams anne Assistant Vice President

STATE OF New York COUNTY OF Erie

On 12/10/2003 before me, the undersigned, personally appeared Cary Racz, Vice President and Rosanne Williams, 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 pe rson or entity upon behalf of which

the person acted, executed the instrument.

Witness my hand and official seal.

PREPARED BY:

Pat Palmer

Bank of America Mortgage

475 CrossPoint Pkwy, Getzville NY 14068

Maria L. Rejent

Notary Public, State of New

Qualified in Erie County

Commission Expires March 18, 2006

