

State of Oregon, County of Klamath
 Recorded 02/03/2004 9:31a m
 Vol M04 Pg 6478
 Linda Smith, County Clerk
 Fee \$ 26⁰⁰ # of Pgs 1
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State of Oregon
 County of **KLAMATH**

Loan Number: **6816900591799**
 LOAN AMOUNT \$10,000.00

WHEN RECORDED MAIL TO:

RE: AMERTTL
 22 SK 6TH ST
 KLAMATH FALLS OR 97601

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, **10-02-97**, made by **MARGARET ANN BAKER** Trustor (s) to **AMERTTL**, as Trustee, and as Beneficiary, which Deed of Trust was recorded **10-03-97**, in Book/Volume **M97**, Page **32549**, as Document No. **46341** and rerecording on Rerecording Date, in Book/Volume Rerecording Book, Page Rerecording page as Document No. Rerecording Doc, Page 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: January 21, 2004

BANK OF AMERICA NA
 (BENEFICIARY)


 IRMA ARIAS
 ASST. VICE PRESIDENT

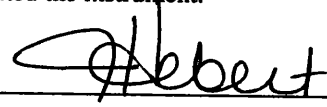
**Bank of America, N.A. (USA), a National
 Banking Association**


 CHERYL WILSON
 ASST. VICE PRESIDENT

STATE OF NORTH CAROLINA
COUNTY OF GUILFORD

On January 21, 2004 before me, the undersigned, personally appeared IRMA ARIAS, ASST VICE PRESIDENT and CHERYL WILSON, ASST. 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: FCC
 BANK OF AMERICA NA
 NC4-105-01-32
 PO BOX 23500
 GREENSBORO NC 27499-2752


 Notary
 Notary Public, State of North Carolina
 Commission Expires:

