

'04 FEB 10 AM 8:32

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State of Oregon, County of Klamath
Loan Number: 4106154752
WHEN RECORDED MAIL TO:
Elwyn A Jacobson
Jackie Jacobson
711 Eldorado Ave
Klamath Falls, OR 976012229

State of Oregon, County of Klamath
Recorded 02/10/2004 8:32 a m
Vol M04 Pg 7905
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

Substitution of Trustee and Full Reconveyance

The undersigned Bank of America, N.A. formerly known as Bank of America NT&SA as successor by merger to Bank of America Oregon, as the owner and holder of the Notes secured by Deed of Trust dated, 10/11/1994, made by Elwyn A Jacobson and Jackie Jacobson, Trustor(s) to mountain title, as Trustee, and Bank of America Oregon as Beneficiary, which Deed of Trust was recorded 10/14/1994, in Book/Volume M94, Page 32144, as Document No. 89674 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, 01/15/2004

Bank of America, N.A.

Susan A.D. Corrigan
Susan A.D. Corrigan
Vice President

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

Ann Adrian
Ann Adrian
Assistant Vice President

STATE OF New York
COUNTY OF Erie

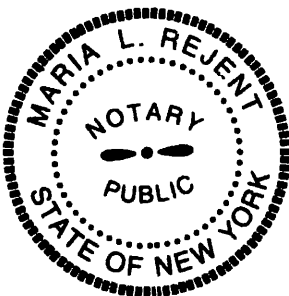
On 01/15/2004 before me, the undersigned, personally appeared Susan A.D. Corrigan, Vice President and Ann Adrian, Assistant Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged 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:

Pat Palmer
Bank of America Mortgage
475 CrossPoint Pkwy, Getzville NY 14068

Maria L. Rejent
Maria L. Rejent
Notary Public, State of New York
Qualified in Erie County
Commission Expires March 18, 2006



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