

State of Oregon, County of Klamath  
Loan Number: 7027038004  
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WHEN RECORDED MAIL TO:  
Frank S Ruiz & Sin C Ruiz  
2505 Bly St  
Klamath Falls, OR 97601

State of Oregon, County of Klamath  
Recorded 03/02/2004 11:49 AM  
Vol M04 Pg 12149  
Linda Smith, County Clerk  
Fee \$ 26.00 # of Pgs 1


### 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, 02/28/2001, made by Frank Sanchez Ruiz and Sin Cha Ruiz, as tenants by the entirety, Trustor(s) to Chicago Title Insurance Company, as Trustee, and Bank of America, N.A. as Beneficiary, which Deed of Trust was recorded 02/28/2001, in Book/Volume m01, Page 8141 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, 02/12/2004

Bank of America, N.A.



Dennis Cobb  
Vice President

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



Linda Burton  
Assistant Vice President

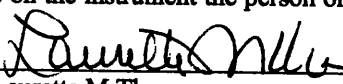
STATE OF North Carolina, COUNTY OF Guilford

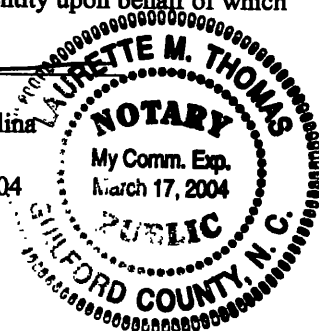
On 02/12/2004 before me, the undersigned, personally appeared Dennis Cobb, Vice President and Linda Burton, Assistant Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me 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:

Dawn Trippe  
Bank of America Mortgage  
4161 Piedmont PKWY Greensboro, NC 27410-8110

  
Laurette M Thomas  
Notary Public, State of North Carolina  
Qualified in Guilford County  
Commission Expires March 17, 2004



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x5  
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