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State of Oregon, County of Klamath
Recorded 03/17/2004 3:30 P m
Vol M04 Pg 15449
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

State of Oregon
County of KLAMATH

Loan Number: 1084646510
LOAN AMOUNT \$40,750.00

WHEN RECORDED MAIL TO:
JOHN F OBEDOWSKI & SHARON E OBEDOWSKI
5100 ANKENY ST
KLAMATH FALLS OR 97603

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 successor by merger to NationsBanc Mortgage Corporation of New York; As Attorney in Fact for KeyBank National Association as successor to Key Bank Of Oregon as successor by merger to Jackson County Federal Bank; Power of Attorney recorded as document# 95-36574 on December 20, 1995, as the owner and holder of the Notes secured be Deed of Trust dated, 11-27-1991, made by JOHN F OBEDOWSKI & SHARON E OBEDOWSKI Trustor (s) to MOUNTAIN TITLE CO OF K.F., as Trustee, and JACKSON COUNTY FEDERAL BANK as Beneficiary, which Deed of Trust was recorded 12-3-1991, in Book/Volume M91, Page 25194, as Document No. 38121 and rerecording on RerecordingDate, in Book/Volume Rerecording Book, Page Rerecording page as Document No. RerecordingDoc, 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: March 11, 2004

BANK OF AMERICA N.A.
(BENEFICIARY)


T. NEWMAN
OPERATIONS OFFICER/MANAGER

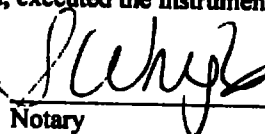
Bank of America, N.A. (USA), a National
Banking Association


D. COBB
VICE PRESIDENT

STATE OF NORTH CAROLINA
COUNTY OF GUILFORD

On March 11, 2004 before me, the undersigned, personally appeared T. NEWMAN, OPERATIONS OFFICER/MANAGER and D. COBB, 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: A. Matthews
BANK OF AMERICA NA
NC4-105-01-50
PO BOX 23500
GREENSBORO NC 27499-2752


Notary
Notary Public, State of North Carolina
Commission Expires:

