'04 APR 5 AKS:56

Vol. MO4 Page 19031

State of Oregon, County of Klamath Loan Number: 6571395422 0 WHEN RECORDED MAIL TO: Irene A Michaels & Steven F Michaels 4849 E Palo Brea Lane State of Oregon, County of Klamath
Recorded 04/05/2004 9:56 a. m
Vol M04 Pg /903/
Linda Smith, County Clerk
Fee \$ 2600 # of Pgs /

b).

Substitution of Trustee and Full Reconveyance

The undersigned Bank of America, N.A., as the owner and holder of the Notes secured be Deed of Trust dated, 08/29/2001, made by Irene A Michaels and Steven F Michaels, Trustor(s) to First American Title Insurance Company, as Trustee, and Bank of America, N.A. as Beneficiary, which Deed of Trust was recorded 09/05/2001, in Book/Volume M01, Page 45084 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 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, 03/15/2004

Bank of America, N.A.

Cave Creek, AZ 85331

Kin M

Kevin Grier Vice President Bank of America, N.A. (USA), a National Banking Association

Kathy Clark
Assistant Vice President

STATE OF North Carolina, COUNTY OF Guilford

On 03/15/2004 before me, the undersigned, personally appeared Kevin Grier, Vice President and Kathy Clark, 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:

Karmen Jones

Bank of America Mortgage

4161 Piedmont PKWY Greensboro, NC 27410-

8110

Monica C. Brown

Mul

Notary Public, State of North Carolina

Qualified in Rockingham County

Commission Expires October 12, 2008