'04 MAY 5 ANB: 46

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State of Oregon, County of Klamath Loan Number: 1022666281 173

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WHEN RECORDED MAIL TO:

ON Anthony J Young & Patricia Young

153354 Hackamore Lane La Pine, OR 97739 State of Oregon, County of Klamath Recorded 05/05/2004 8 4 0 m Vol M04 Pg 2740 4 Linda Smith, County Clerk Fee \$ 26 9 # of Pgs

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 the owner and holder of the Notes secured be Deed of Trust dated, 07/02/1993, made by ANTHONY J. YOUNG and PATRICIA YOUNG, Trustor(s) to First American Title Insurance Company of Oregon, as Trustee, and Directors Mortgage Loan Corporation as Beneficiary, which Deed of Trust was recorded 07/08/1993, in Book/Volume M93, Page 16432 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, 04/05/2004

Association

Cynthia Meal

Officer'

Bank of America, N.A.

Donna Mclauchlin Vice President

STATE OF North Carolina, COUNTY OF Guilford

nd Buck

On 04/05/2004 before me, the undersigned, personally appeared Donna Mclauchlin, Vice President and Cynthia Neal, Officer, 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:

Shannan Robinson

Bank of America Mortgage

4161 Piedmont PKWY Greensboro, NC 27410-

8110

Terri L Ingram

Notary Public, State of North Carolina

Qualified in Guilford County

Commission Expires July 28, 2004



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