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State of Oregon, County of Klamath
 Recorded 05/18/2004 12:12 p m
 Vol M04 Pg 31027
 Linda Smith, County Clerk
 Fee \$ 2.00 # of Pgs 1

State of Oregon, County of Klamath
 Loan Number: 7018136148 173
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WHEN RECORDED MAIL TO:
 Lester N Moss & Francis K Moss
 905 East Gerard Avenue
 Merced, CA 95340

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, 04/14/2003, made by Lester N Moss and Francis K Moss, Trustor(s) to Chicago Title Insurance Company, as Trustee, and Bank of America, N.A. as Beneficiary, which Deed of Trust was recorded 04/21/2003, in Book/Volume M03, Page 25496 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, 04/30/2004

Bank of America, N.A.

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

Kevin Grier
 Vice President

Regina Parker
 Officer

STATE OF North Carolina, COUNTY OF Guilford

On 04/30/2004 before me, the undersigned, personally appeared Kevin Grier, Vice President and Regina Parker, 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:

Carolyn Rasnake
 Bank of America Mortgage
 4161 Piedmont PKWY Greensboro, NC 27410-8110

Monica C. Brown
 Notary Public, State of North Carolina
 Qualified in Rockingham County
 Commission Expires October 12, 2008

