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State of Oregon, County of Klamath  
Recorded 07/27/004 9:10a m  
Vol M04 Pg 48990  
Linda Smith, County Clerk  
Fee \$ 26.00 # of Pgs 1

State of Oregon, County of Klamath  
Loan Number: 2005055625 173  
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WHEN RECORDED MAIL TO:

Margaret S Herbert &  
2907 Watson Street  
Klamath Falls, OR 97603

### 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, 06/03/1999, made by Margaret S Herbert, Trustor(s) to Pacific Northwest Title of Oregon, Inc., as Trustee, and Mortgage Market, Inc., a Corporation as Beneficiary, which Deed of Trust was recorded 06/10/1999, in Book/Volume M-99, Page 23005 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, 07/12/2004

Bank of America, N.A.

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

Kevin M. Grier  
Kevin Grier  
Vice President

Regina Parker  
Regina Parker  
Officer

STATE OF North Carolina, COUNTY OF Guilford

On 07/12/2004 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

Rebecca A Proctor  
Rebecca A Proctor  
Notary Public, State of North Carolina  
Qualified in Forsyth County  
Commission Expires October 12, 2008

