

'04 AUG 23 AM 9:52

Vol M04 Page 55442

State of Oregon, County of Klamath  
Loan Number: 4760058612 173  
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State of Oregon, County of Klamath  
Recorded 08/23/04 9:52 a m  
Vol M04 Pg 55442  
Linda Smith, County Clerk  
Fee \$ 26.00 # of Pgs 1

WHEN RECORDED MAIL TO:  
Erin R Banks &  
3905 Bartlett Avenue  
Klamath Falls, OR 976038359


## Substitution of Trustee and Full Reconveyance

The undersigned Bank of America, N.A. as servicing agent for Oregon Housing and Community Services Department., as the owner and holder of the Notes secured by Deed of Trust dated, 09/01/1995, made by Erin E Rogers, Trustor(s) to Mountain Title Company, as Trustee, and Bank of America Oregon as Beneficiary, which Deed of Trust was recorded 09/12/1995, in Book/Volume M95, Page 24620 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.

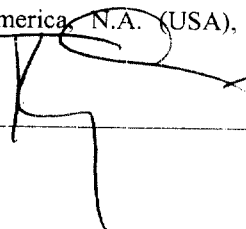
Bank of America, N.A. (USA), a National Banking Association hereby accepts said appointment of Trustee under the above Deed of Trust, and as successor Trustee, and pursuant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust, does hereby RECONVEY WITHOUT 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, 08/09/2004

Bank of America, N.A.

  
Dennis Cobb  
Vice President

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

  
Kathy Clark  
Manager

STATE OF North Carolina, COUNTY OF Guilford

On 08/09/2004 before me, the undersigned, personally appeared Dennis Cobb, Vice President and Kathy Clark, Manager, 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.

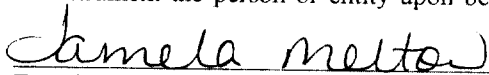
Witness my hand and official seal.

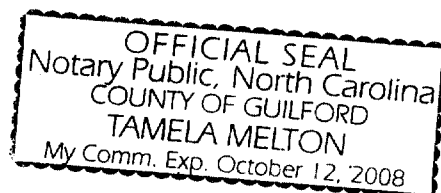
PREPARED BY:

Kathleen Manly

Bank of America Mortgage

4161 Piedmont PKWY Greensboro, NC 27410-8110

  
Tamela Melton  
Notary Public, State of North Carolina  
Qualified in Guilford County  
Commission Expires October 12, 2008



Rt: Env.  
Bank of America