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State of Oregon, County of Klamath
Loan Number: 4560419550 173
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State of Oregon, County of Klamath
Recorded 08/23/04 10:02 a m
Vol M04 Pg 55444
Linda Smith, County Clerk
Fee \$ 26⁰⁰ # of Pgs 1

WHEN RECORDED MAIL TO:

Jesse Jackman Withers &
41171 State Hwy 139
Tulelake, CA 961349649

Substitution of Trustee and Full Reconveyance

The undersigned Bank of America, N.A. formerly known as Bank of America NT&SA as successor by merger to Bank of America Oregon, as the owner and holder of the Notes secured by Deed of Trust dated, 01/05/1996, made by Jesse Jackman Withers, Trustor(s) to Klamath County Title Company, as Trustee, and Bank of America Oregon as Beneficiary, which Deed of Trust was recorded 01/11/1996, in Book/Volume M96, Page 930 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, 07/20/2004

Bank of America, N.A.

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

Kevin Grier
Kevin Grier
Vice President

Regina Parker
Regina Parker
Officer

STATE OF North Carolina, COUNTY OF Guilford

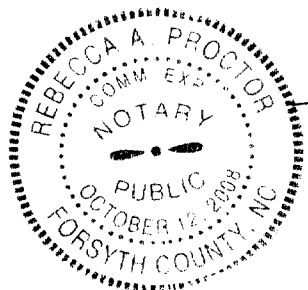
On 07/20/2004 before me, the undersigned, personally appeared Kevin Grier, Vice President and Regina Parker, Officer, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed 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



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+5