

State of Oregon, County of Klamath
 Recorded 09/08/04 8:13 a.m.
 Vol M04 Pg 59764
 Linda Smith, County Clerk
 Fee \$ 26.00 # of Pgs 1

State of Oregon
 County of **KLAMATH**

Loan Number: **68160102714699**

WHEN RECORDED MAIL TO:
 S A EBERHART
 7915 GEARHART CT
 KLAMATH FALLS OR 97601

SPACE ABOVE RESERVED FOR RECORDER

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, **07-21-03**, made by **STEVEN A EVERHART & WENDY EVERHART** Trustor (s) to **CHICAGO TTL INSUR COMP**, as Trustee, and as Beneficiary, which Deed of Trust was recorded **08-05-03**, in Book/Volume **M03**, Page **55945**, as Document No. **N/A** and RE-Recorded on **in Book and Page and Document Number and 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: 31 August 2004

BANK OF AMERICA NA
 (BENEFICIARY)

Charlene Covil
 CHARLENE COVIL, ASST VICE PRESIDENT

Linda Burton
**BANK OF AMERICA N.A. (USA),
 A NATIONAL BANK ASSOCIATION**

Linda Burton
 LINDA BURTON, ASST VICE PRESIDENT

STATE OF NORTH CAROLINA COUNTY OF GUILFORD

On August 31, 2004 before me, the undersigned, personally appeared CHARLENE COVIL, ASST VICE PRESIDENT and LINDA BURTON, ASST. VICE PRESIDENT, 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.

Seal
 NOTARY PUBLIC

My COMMISSION EXPIRES:
 PREPARED BY **FCC
 BANK OF AMERICA NA
 PO BOX 23500
 GREENSBORO NC 27499

