

State of Oregon, County of Klamath  
Loan Number: 6844339538 173  
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State of Oregon, County of Klamath  
Recorded 02/07/05 8:37a m  
Vol M05 Pg 08230  
Linda Smith, County Clerk  
Fee \$ 26<sup>00</sup> # of Pgs 1

WHEN RECORDED MAIL TO:  
William J Hanko & Neva C Hanko  
4958 Horned Lark Road  
Klamath Falls, OR 97601

pt

### Substitution of Trustee and Full Reconveyance

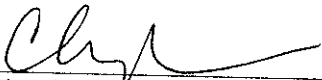
The undersigned Bank of America, N.A., as the owner and holder of the Notes secured by Deed of Trust dated, 06/07/2004, made by William J Hanko and Neva C Hanko, Trustor(s) to First American Title Insurance Company, as Trustee, and Bank of America, N.A. as Beneficiary, which Deed of Trust was recorded 06/18/2004, in Book/Volume M04, Page 39337 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.

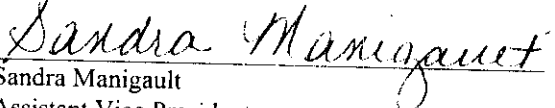
Bank of America, N.A. (USA), a National Banking Association hereby accepts said appointment of Trustee under the above Deed of Trust, and as successor Trustee, and pursuant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust, does hereby RECONVEY WITHOUT 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, 12/28/2004

Bank of America, N.A.

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

  
Cheryl R. Moncure  
Vice President

  
Sandra Manigault  
Assistant Vice President


STATE OF North Carolina , COUNTY OF Guilford

On 12/28/2004 before me, the undersigned, personally appeared Cheryl R. Moncure, Vice President and Sandra Manigault, Assistant 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.

PREPARED BY:

Katina Reynolds  
Bank of America Mortgage  
4161 Piedmont PKWY Greensboro, NC 27410-8110

  
Karmen B Jones  
Notary Public, State of North Carolina  
Qualified in Guilford County  
Commission Expires October 17, 2009

