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State of Oregon, County of Klamath  
Loan Number: 6818890045 133  
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State of Oregon, County of Klamath  
Recorded 02/07/05 8:43 a m  
Vol M05 Pg 08235  
Linda Smith, County Clerk  
Fee \$ 26.00 # of Pgs 1

WHEN RECORDED MAIL TO:

Crystal L Panzik &  
34140 Pine Cone Place  
Chiloquin, OR 97624

## 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, 07/23/2003, made by Crystal L Panzik, Trustor(s) to First American Title Insurance Company, as Trustee, and Bank of America, N.A. as Beneficiary, which Deed of Trust was recorded 07/29/2003, in Book/Volume M03, Page 53816 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, 12/11/2004

Bank of America, N.A.

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

Irma Arias  
Assistant Vice President

Kathy Clark  
Assistant Vice President

STATE OF North Carolina, COUNTY OF Guilford

On 12/11/2004 before me, the undersigned, personally appeared Irma Arias, Assistant Vice President and Kathy Clark, 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:

Pamela Short

Bank of America Mortgage

4161 Piedmont Pkwy., Greensboro, NC 27410

Carolyn A. Rasnake

Notary Public, State of North Carolina

Qualified in Forsyth County

Commission Expires March 28, 2009

