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State of Oregon, County of Jackson Loan Number: 10706083

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WHEN RECORDED MAIL TO: Lee Higgins Jr & Katherine E Higgins 126 Jensen Street Livermore, CA 94550

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Substitution of Trustee and Full Reconveyance

The undersigned Bank of America, N.A. successor by merger to BA Mortgage, LLC as successor in interest by merger of NationsBanc Mortgage Corporation. As Attorney in Fact for Bankers Trust Company of California, N.A. successor Trustee by operation of law to Bank of America, NT & SA successor by merger to Security Pacific National Bank Power of Attorney Recorded on Document Number 9433746, on September 20,1994, as the owner and holder of the Notes secured be Deed of Trust dated, 11/29/1993, made by Lee Higgins Jr and Katherine E Higgins, Trustor(s) to Mountain Title Company of Klamath County, as Trustee, and Jackson County Federal Bank, A Federal Savings Bank as Beneficiary, which Deed of Trust was recorded 11/29/1993, in Book/Volume M93, Page 31405, as Document No. 71940 in the office of the County Auditor of Jackson, State of Oregon, hereby substitutes Bank of America, N.A. (USA), a National Banking Association, as trustee under said Deed of Trust.

* Klamath

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 WARANTY, 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, 06/11/2003

Bank of America, N

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

Association

Shawn Biven Vice President Richard Browning Assistant Vice President

STATE OF Kentucky , COUNTY OF Jefferson

On 06/11/2003 before me, the undersigned, personally appeared Shawn Biven, Vice President and Richard Browning, 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:

Temeka Waters

Bank of America Mortgage

101 E. Main St., Ste 400, Louisville, KY 40202

Temeka N. Waters

Notary Public, State of Kentucky

Qualified in Jefferson County Commission Expires March 13, 2007

Jackson County, Oregon Recorded OFFICIAL RECORDS

AUG 0 7 2003

8:00 AM

COUNTY CLERK

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