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State of Oregon, County of Klamath

Loan Number: 6080433805 173

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WHEN RECORDED MAIL TO:

Marci L Hardy & Blaine T Hardy

2010 Wentworth Dr

Billings, OR 97105

State of Oregon, County of Klamath
 Recorded 02/24/2005 9:37 a m
 Vol M05 Pg 12079
 Linda Smith, County Clerk
 Fee \$ 26.00 # of Pgs 1

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, 11/01/2002, made by Marci L Hardy and Blaine T Hardy, Trustor(s) to First American Title Insurance Company, as Trustee, and Bank of America, N.A. as Beneficiary, which Deed of Trust was recorded 11/18/2002, in Book/Volume M02, Page 66743 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, 01/15/2005

Bank of America, N.A.

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

K. A.
 Kevin Grier
 Vice President

Von Cowan
 Von Cowan
 Officer

STATE OF North Carolina, COUNTY OF Guilford

On 01/15/2005 before me, the undersigned, personally appeared Kevin Grier, Vice President and Von Cowan, 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:

Katina Reynolds

Bank of America Mortgage

4161 Piedmont PKWY Greensboro, NC 27410-8110

Pamela Short
 Pamela Short

Notary Public, State of North Carolina

Qualified in Guilford County

Commission Expires April 05, 2005

