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105 MAR 2 AM9:04

State of Oregon, County of Klamath Loan Number: 6064502591 173

WHEN RECORDED MAIL TO: David G Crider & Linda S Crider QN: 143950 Highway 97 North Gilchrist, OR 97737

State of Oregon, Cour	nty of Klamath
Recorded 03/02/2005_	9:04A m
Vol M05 Pg 13786	2
Linda Smith, County C	lerk
Fee \$ 260 # of F	gs

Substitution of Trustee and Full Reconveyance

The undersigned Bank of America, N.A., as the owner and holder of the Notes secured be Deed of Trust dated, 02/11/2003, made by David G Crider and Linda S Crider, Trustor(s) to First American Title Insurance Company, as Trustee, and Bank of America, N.A. as Beneficiary, which Deed of Trust was recorded 02/24/2003, in Book/Volume M03, Page 10847 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 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, 01/10/2005

Bank of America, N.A.

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

Association

Kevin Grier Vice President

Von Cowan Manager

STATE OF North Carolina, COUNTY OF Guilford

On 01/10/2005 before me, the undersigned, personally appeared Kevin Grier, Vice President and Von Cowan, Manager, 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

Parnela Sho

Notary Public, State of North Carolina

Qualified in Guilford County

Commission Expires April 05, 2005

OFFICIAL SEAL Notary Public, North Carolina COUNTY OF GUILFORD PAMELA SHORT My Comm. Exp. April 5, 2005