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State of Oregon, County of Klamath Loan Number: 7018171616 133

WHEN RECORDED MAIL TO: Bill G Prater Sr & Vida Prater 2113 Kimberly Drive Klamath Falls, OR 97603

State of Oregon, County of Klamath Recorded 07/27/004 10:29 a Vol M04 Pg 49016 Linda Smith, County Clerk Fee \$ 2/2 # of Pgs __ # of Pgs

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. 05/08/2003, made by Bill G Prater Sr and Vida Prater, Trustor(s) to CHICAGO TITLE INSURANCE COMPANY, as Trustee, and Bank of America, N.A. as Beneficiary, which Deed of Trust was recorded 05/20/2003, in Book/Volume M03, Page 33824 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, 07/12/2004

Bank of America, N.A.

Vice President

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

Kathy Clark

Assistant Vice President

STATE OF North Carolina, COUNTY OF Guilford

On 07/12/2004 before me, the undersigned, personally appeared Kevin Grier, 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:

Carolyn Rasnake

Bank of America Mortgage

4161 Piedmont Pkwy., Greensboro, NC 27410

Katrelia Green

Notary Public, State of North Carolina

Qualified in Guilford County

Commission Expires March 03, 2009

