

lt: Bank of America (enw)
 PO Box 23500
 Greensboro, NC 27499

State of Oregon
 County of **KLAMATH**

Loan Number: 68160108979799
 WHEN RECORDED MAIL TO:
 JOHNNY FERREA
 3910 SUMMERS LN
 KLAMATH OR 97603

State of Oregon, County of Klamath
 Recorded 12/20/04 11:55 a m
 Vol M04 Pg 86672
 Linda Smith, County Clerk
 Fee \$ 26.00 # of Pgs 1

'04 DEC 20 AM 11:55

SPACE ABOVE RESERVED FOR RECORDER

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, **4-1-04**, made by **JOHNNY S FERREA AND MIRYAM L FERREA** Trustor (s) to **CHICAGO TITLE INSURANCE COMPANY**, as Trustee, and **BANK OF AMERICA** as Beneficiary, which Deed of Trust was recorded **4-27-04**, in Book/Volume **M04**, Page **25183**, as Document No. and RE-Recorded on **in Book and Page and Document Number and 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: 10 December 2004
BANK OF AMERICA NA
(BENEFICIARY)



D.STEWART, OPERATIONS OFFICER/MANAGER

BANK OF AMERICA N.A. (USA),
A NATIONAL BANK ASSOCIATION

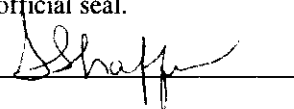


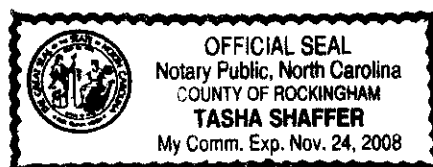
K.HARRINGTON, OPERATIONS OFFICER/MANAGER

STATE OF NORTH CAROLINA **COUNTY OF GUILFORD**

On December 10, 2004 before me, the undersigned, personally appeared D.STEWART, OPERATIONS OFFICER/MANAGER and K.HARRINGTON, OPERATIONS OFFICER/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.


 NOTARY PUBLIC
 My COMMISSION EXPIRES:
 PREPARED BY J.Williams
 BANK OF AMERICA NA
 PO BOX 23500
 GREENSBORO NC 27499



12/10/2004 2:05 PM KLAMATH