'04 DEC 23 AMB: 46

ex: Bank of america env

State of Oregon County of KLAMATH

Loan Number: 681601000410299 WHEN RECORDED MAIL TO: **AMERTITLE** 300 KLAMATH AVE KLAMATH FALLS OR 97601

Vol MO4 Page

State of Oregon, County of Klamath Recorded 12/23/04 Vol M04 Pg 8779 Linda Smith, County Clerk

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. 10/8/04, made by SUZANNE V HOLMES Trustor (s) to CHICAGO TITLE COMPANY/FIDELITY NATIONAL TITLE COMPANY, as Trustee, and BANK OF AMERICA as Beneficiary, which Deed of Trust was recorded 10/20/04, in Book/Volume M04, Page 71259, as Document No. NA 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 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: 13 December 2004 BANK OF AMERICA NA

(BENEFICIARY)

C. COVIL, ASST VICE PRESIDENT

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

RTÖN, ASST VICE PRESIDENT

STATE OF NORTH CAROLINA **COUNTY OF GUILFORD**

On December 13, 2004 before me, the undersigned, personally appeared C. COVIL, ASST VICE PRESIDENT and L. BURTON, ASST. 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.

NOTARY PUBLIC

My COMMISSION EXPIRES:

PREPARED BY **VB BANK OF AMERICA NA PO BOX 23500 GREENSBORO NC 27499

OFFICIAL SEAL Notary Public, North Carolina COUNTY OF GUILFORD APRIL MANESS

My Comm. Exp. April 01, 2009