

State of Oregon, County of Klamath  
Recorded 01/10/2005 8:45 a m  
Vol M05 Pg 01711  
Linda Smith, County Clerk  
Fee \$ 26.00 # of Pgs 1

State of Oregon  
County of **KLAMATH**  
pt: *Bank of America - enu*  
Loan Number: 68169002670399  
WHEN RECORDED MAIL TO:  
ASPEN TITLE AND ESCROW INC  
525 MAIN ST  
KLAMATH FALLS OR 97601

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, **10-16-02**, made by **FRED E RIDGE AND MARILYN V RIDGE** Trustor (s) to **CHICAGO TITLE INSURANCE COMPANY**, as Trustee, and **BANK OF AMERICA NA** as Beneficiary, which Deed of Trust was recorded **10-28-02**, in Book/Volume **M02**, Page **61263**, 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: 4 January 2005  
**BANK OF AMERICA NA**  
(BENEFICIARY)

*[Signature]*  
I. ARIAS, ASST. VICE PRESIDENT

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

*[Signature]*  
L. BURTON, ASST. VICE PRESIDENT

**STATE OF NORTH CAROLINA**  
**COUNTY OF GUILFORD**

On January 4, 2005 before me, the undersigned, personally appeared I. ARIAS, OPERATIONS OFFICER/MANAGER 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.

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

