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State of Oregon, County of Klamath					
Loan Number: 4460840236 173					
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WHEN RECORDED MAIL TO:					
Mariann Zimmer & Daniel W Zimmer					
P.O. Box 778					
Vana OD 076270779					

Substitution of Trustee and Full Reconveyance

The undersigned Bank of America, N.A. formerly known as Bank of America NT&SA as successor by merger to Bank of America Oregon, as the owner and holder of the Notes secured be Deed of Trust dated, 04/16/1996, made by Mariann Zimmer and Daniel W Zimmer, Trustor(s) to Amerititle, as Trustee, and Bank of America Oregon as Beneficiary, which Deed of Trust was recorded 04/23/1996, in Book/Volume M96, Page 11343, as Document No. 16860 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, 01/13/2005

Bank of America, N.A.	

Association

Von Cowan Officer

Kevin Grier Vice President

STATE OF North Carolina, COUNTY OF Guilford

On 01/13/2005 before me, the undersigned, personally appeared Kevin Grier, Vice President and Von Cowan, Officer, 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

Mucco Rebecca A Proctor

Notary Public, State of North Carolina

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

Qualified in Forsyth County

Commission Expires October 12, 2008



