

Pr: Bank of America

State of Oregon, County of Klamath
Loan Number: 4866439245 173

State of Oregon, County of Klamath
Recorded 03/04/2005 9.55a m
Vol M05 Pg 14562
Linda Smith, County Clerk
Fee \$ 26⁰⁰ # of Pgs 1

0
WHEN RECORDED MAIL TO:
Fred E Ridge & Marilyn V Ridge
10227 Wright Avenue
Kalamath Falls, OR 97603

Substitution of Trustee and Full Reconveyance

The undersigned Bank of America, N.A. as successor in interest by merger of Bank of America, FSB, as the owner and holder of the Notes secured be Deed of Trust dated, 01/11/1999, made by Fred E Ridge and Marilyn V Ridge, Trustor(s) to Ameri Title, as Trustee, and Bank of America, FSB as Beneficiary, which Deed of Trust was recorded 01/15/1999, in Book/Volume M99, Page 1458, as Document No. 73060 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, 01/20/2005

Bank of America, N.A.

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

Kevin Grier
Kevin Grier
Vice President

Sandra Manigault
Sandra Manigault
Assistant Vice President

STATE OF North Carolina , COUNTY OF Guilford

On 01/20/2005 before me, the undersigned, personally appeared Kevin Grier, Vice President and Sandra Manigault, 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:

Katina Reynolds
Bank of America Mortgage
4161 Piedmont PKWY Greensboro, NC 27410-8110

Pamela Short
Pamela Short
Notary Public, State of North Carolina
Qualified in Guilford County
Commission Expires April 05, 2005

