

*Pl. Bank of Amer.***State of Oregon, County of Klamath**

Loan Number: 7018170006 133

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WHEN RECORDED MAIL TO:

Dennis Lee Higgins & Sabrina Ann Higgins

1267 Joe Wright Road

Klamath Falls, OR 97603

State of Oregon, County of Klamath

Recorded 04/20/2005 9:11a mVol M05 Pg 27645

Linda Smith, County Clerk

Fee \$ 26.00 # of Pgs 1**Substitution of Trustee and Full Reconveyance**

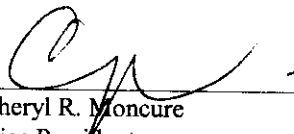
The undersigned Bank of America, N.A., as the owner and holder of the Notes secured by Deed of Trust dated, 05/07/2003, made by Dennis Lee Higgins and Sabrina Ann Higgins, Trustor(s) to Chicago Title Insurance Company, as Trustee, and Bank of America, N.A. as Beneficiary, which Deed of Trust was recorded 05/27/2003, in Book/Volume M03, Page 35406 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.

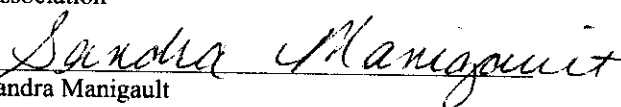
Bank of America, N.A. (USA), a National Banking Association hereby accepts said appointment of Trustee under the above Deed of Trust, and as successor Trustee, and pursuant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust, does hereby RECONVEY WITHOUT 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, 04/01/2005

Bank of America, N.A.

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


 Cheryl R. Moncure
 Vice President


 Sandra Manigault
 Assistant Vice President

STATE OF North Carolina, COUNTY OF Guilford

On 04/01/2005 before me, the undersigned, personally appeared Cheryl R. Moncure, 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.

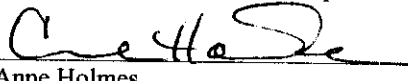
Witness my hand and official seal.

PREPARED BY:

Katina Reynolds

Bank of America Mortgage

4161 Piedmont Pkwy., Greensboro, NC 27410


 Anne Holmes

Notary Public, State of North Carolina

Qualified in Guilford County

Commission Expires October 17, 2009

