105 APR 25 Amg: 14

Rr. Bank of aneuca

State of Oregon, County of Klamath Loan Number: 6893869682 173

WHEN RECORDED MAIL TO: Richard Asadoorian & Barbara J Cowan 61535 Po Box Hwy 97 Bend, OR 97702

State of Oregon, County of Klamath Recorded 04/25/2005 914 a Linda Smith, County Clerk Fee \$ 2600 # of Pgs # of Pgs

28811

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, 10/05/2004, made by Richard Asadoorian and Barbara J Cowan, Trustor(s) to First American Tile Insurance Company, as Trustee, and Bank of America, N.A. as Beneficiary, which Deed of Trust was recorded 10/12/2004, in Book/Volume m04, Page 69300 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, 04/07/2005

Bank of America, N.A.

Cheryl R. Moncury Vice President

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

Sandra Manigault

Assistant Vice President

STATE OF North Carolina, COUNTY OF Guilford

On 04/07/2005 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 27410-8110

Anne Holmes

Notary Public, State of North Carolina

Qualified in Guilford County

Commission Expires October 17, 2009

