

Rt: Bank of Amer.

State of Oregon, County of Klamath
 Loan Number: 1092574894 173
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WHEN RECORDED MAIL TO:
 Russell G Carpenter & Frances Carpenter
 6050 Indiana Ave
 Buena Park, CA 90621

State of Oregon, County of Klamath
 Recorded 05/04/2005 8:45a m
 Vol M05 Pg 31951
 Linda Smith, County Clerk
 Fee \$ 26.00 # of Pgs 1


Substitution of Trustee and Full Reconveyance

The undersigned Bank of America, N.A. successor by merger to BA Mortgage, LLC as successor in interest by merger of NationsBanc Mortgage Corporation as successor by merger to NationsBanc Mortgage Corporation of New York As Attorney in Fact for KeyBank National Association as successor to Key Bank of Oregon formerly known as Jackson County Federal Savings and Loan Association Power of Attorney Recorded in Book M 95 Page 34664 Document Number 10843, on December 20, 1995, as the owner and holder of the Notes secured by Deed of Trust dated, 07/10/1987, made by Al A Bower and Robyn L Bower, Trustor(s) to Mountain Title Company, as Trustee, and Jackson County Federal Savings and Loan Association as Beneficiary, which Deed of Trust was recorded 07/17/1987, in Book/Volume M87, Page 12711 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.


 Cheryl R. Moncure
 Vice President

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


 Sandra Manigault
 Assistant Vice President

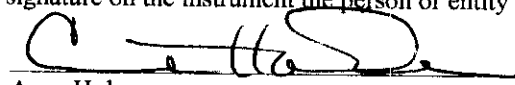
STATE OF North Carolina, COUNTY OF Guilford

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 27410-8110


 Anne Holmes
 Notary Public, State of North Carolina
 Qualified in Guilford County
 Commission Expires October 17, 2009

