'05 MAY 11 AMB:50

Rt Bank of amer State of Oregon County of KLAMATH

Loan Number: 68169002958699 WHEN RECORDED MAIL TO: AMERITITLE KLAMATH FALLS 300 KLAMATH AVE

KLAMATH FALLS OR 97601

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State of Oregon, County of Klamath Recorded 05/11/05 Vol M05 Pg 34029 Linda Smith, County Clerk Fee \$ 2600 # of Pas

SPACE ABOVE RESERVED FOR RECORDER

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, 7-21-95, made by CLIFFORD J STEMLER AND RONALD JAMES STEMLER Trustor (s) to KLAMATH COUNTY TITLE COMPANY, as Trustee, and BANK OF AMERICA NA as Beneficiary, which Deed of Trust was recorded 7-24-95, in Book/Volume M 95, Page 19145, as Document No. and RE-Recorded on **in Book and Page and Document Number and 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: 5 May 2005

BANK OF AMERICA NA

(BENEFICIAR)

ASST. VICE PRESIDENT

BANK OF AMERICA N.A. (USA), A NATIONAL BANK ASSOCIATION

C.COVIL, ASST.VICE PRESIDENT

STATE OF NORTH CAROLINA **COUNTY OF GUILFORD**

On May 5, 2005 before me, the undersigned, personally appeared L.BURTON, ASST.VICE PRESIDENT and , personally known to me (or proved to me on the basis of satisfactory C.COVIL, ASST.VICE PRESIDENT 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.

NOTARY PÚBLIC My COMMISSION EXPIRES:

PREPARED BY :J.Williamy BANK OF AMERICA NA PO BOX 23500

GREENSBORO NC 2749

OFFICIAL SEAL Notary Public, North Carolina COUNTY OF GUILFORD

DAWN JAMINSKI My Comm. Exp. December 7, 2009