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State of Oregon
County of **KLAMATH**

State of Oregon, County of Klamath
Recorded 07/06/05 9:39 a.m.
Vol M05 Pg 51174
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

Loan Number: **68161000391799**
WHEN RECORDED MAIL TO:
REGINA CULLEN
2206 JAMES MARTIN CT
KLAMATH FALLS, OR 97601

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 by Deed of Trust dated, **9/29/2004**, made by **REGINA R CULLEN** Trustor (s) to **CHICAGO TITLE INSURANCE COMPANY**, as Trustee, and **BANK OF AMERICA, NA** as Beneficiary, which Deed of Trust was recorded **10/12/2004**, in Book/Volume **M04**, Page **68925**, as Document No. 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 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: 29 June 2005

BANK OF AMERICA NA
(BENEFICIARY)


L. BURTON, ASST VICE PRESIDENT

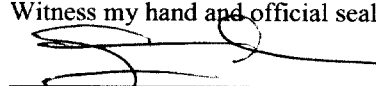
BANK OF AMERICA N.A. (USA),
A NATIONAL BANK ASSOCIATION


C. COVIL, ASST. VICE PRESIDENT

STATE OF NORTH CAROLINA
COUNTY OF GUILFORD

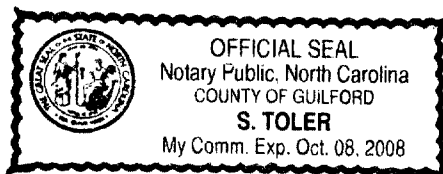
On June 29, 2005 before me, the undersigned, personally appeared L. BURTON, ASST VICE PRESIDENT and C. COVIL, ASST. VICE PRESIDENT, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me 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.


NOTARY PUBLIC

My COMMISSION EXPIRES: **

PREPARED BY JHEBERT
BANK OF AMERICA NA
PO BOX 23500
GREENSBORO NC 27499



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#5
6/29/2005 3:44 PM KLAMATH