M05-63728

Klamath County, Oregon State of Oregon, County of Klamath 09/08/2005 08:43:58 AM Loan Number: 1092576592 173 Pages 1 Fee: \$31.00

0 WHEN RECORDED MAIL TO: George A Rudy & Patricia L Rudy 4318 Avalon Pl Klamath Falls, OR 976037894

## 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 be Deed of Trust dated, 08/18/1987, made by George A Rudy and Patricia L Rudy, Trustor(s) to Mountain Title Company, as Trustee, and Jackson County Federal Bank, A Federal Savings Bank as Beneficiary, which Deed of Trust was recorded 08/20/1987, in Book/Volume M87, Page 15356 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, 08/26/2005

Bank of America, N.A.

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

Cheryl R. Moncure Vice President

Charlene Covil

Assistant Vice President

STATE OF North Carolina , COUNTY OF Guilford

On 08/26/2005 before me, the undersigned, personally appeared Cheryl R. Moncure, Vice President and Charlene Covil, 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:

Sherine Smith

Bank of America Mortgage

4161 Piedmont PKWY Greensboro, NC 27410-

8110

Notary Public Commission Expires

OFFICIAL SEAL Notary Public, North Carolina COUNTY OF GUILFORD KARMEN B. JONES My Comm. Exp. October 17, 2009