

State of Oregon, County of Klamath

Loan Number: 6111248453 133

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WHEN RECORDED MAIL TO:

Joseph A Hubert &
6707 Airway Drive
Klamath Falls, OR 97603

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, 04/22/2005, made by Joseph A Hubert, Trustor(s) to First American Title Insurance Company, as Trustee, and BANK OF AMERICA, N.A. as Beneficiary, which Deed of Trust was recorded 04/28/2005, in Book/Volume M05, Page 30431 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.

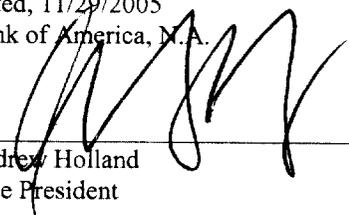
Bank of America, N.A. (USA), a National Banking Association hereby accepts said appointment of Trustee under the above Deed of Trust, and as successor Trustee, and pursuant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust, does hereby RECONVEY WITHOUT 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, 11/29/2005

Bank of America, N.A.

Andrew Holland
Vice President



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

Diane Oakes
Assistant Vice President



STATE OF North Carolina, COUNTY OF Guilford

On 11/29/2005 before me, the undersigned, personally appeared Andrew Holland, Vice President and Diane Oakes, 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



Notary Public
Commission Expires:

