M06-01265

Klamath County, Oregon 01/23/2006 09:28:50 AM Pages 1 Fee: \$26.00

State of Oregon County of **KLAMATH**

Loan Number: 68161000873399 WHEN RECORDED MAIL TO: STERLING SAVINGS BANK 2300 MADISON ST KLAMATH FALLS OR 97603

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, 04-25-05, made by JOSEPH A HUBERT Trustor (s) to CHICAGO TITLE COMPANY/FIDELITY NATIONAL TITLE COMPANY, as Trustee, and BANK OF AMERICA NA as Beneficiary, which Deed of Trust was recorded 04-28-05, in Book/Volume M05, Page 30447-55, 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 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: 12 January 2006

BANK OF AMERICA NA

(BENEFICIARY)

C. COVIL, ASST VICE PRESIDENT

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

K.CLARK, ASST VICE PRESIDENT

STATE OF NORTH CAROLINA COUNTY OF GUILFORD

On January 12, 2006 before me, the undersigned, personally appeared C. COVIL, ASST VICE PRESIDENT and K.CLARK 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 EXI PREPARED BY :A M BROWN BANK OF AMERICA NA PO BOX 23500 GREENSBORO NC 27499 OFFICIAL SEAL
Notary Public, North Carolina
COUNTY OF FORSYTH
T I. OWENS
My Comm. Exp. June 26, 2007