

State of Oregon, County of Klamath

Loan Number: 6465908991 133

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WHEN RECORDED MAIL TO:

Paul E Stippich & Christel U Stippich

12530 Turnstone Dr

Klamath Falls, OR 97601

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, 01/12/2005, made by Paul E Stippich and Christel U Stippich, Trustor(s) to Amerititle, as Trustee, and BANK OF AMERICA, N.A. as Beneficiary, which Deed of Trust was recorded 01/18/2005, in Book/Volume M05, Page 03700 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.

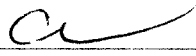
IN WITNESS WHEREOF, the owner and holder above named, and Bank of America, N.A. (USA), a National Banking Association, as successor Trustee, have caused this instrument to be executed, each in its respective interest. Dated, 03/10/2006

Bank of America, N.A.

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



Linda Burton
Assistant Vice President



Charlene Covil
Assistant Vice President

STATE OF North Carolina, COUNTY OF Guilford

On 03/10/2006 before me, the undersigned, personally appeared Linda Burton, Assistant 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.

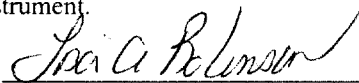
Witness my hand and official seal.

PREPARED BY:

Letitia Brown

Bank of America Mortgage

4161 Piedmont Pkwy., Greensboro, NC 27410



Notary Public
Commission Expires:

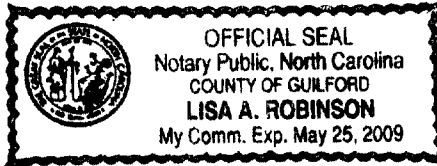


Exhibit "A"

Real property in the County of Klamath, State of Oregon, described as follows:

A tract of land situated in the NW 1/4 of Section 18, Township 39 South, Range 10 East of the Willamette Meridian, in the County of Klamath, State of Oregon, more particularly described as follows:

Beginning at the Northwest corner of said Section 18; thence South 00°01'10" West along the West line of said Section 18, 2132.47 feet; thence South 89°51'42" East 2034.90 feet to the true point of beginning; thence North 00°00'23" East 404.05 feet; thence South 89°55'23" East 269.25 feet more or less; thence South 00°00'23" West 404.05 feet more or less; thence North 89°55'23" West 269.25 feet more or less to the true point of beginning.

Also the Easterly 27.15 feet of the tract of land situated in the NW 1/4 of Section 18, Township 39 South, Range 10 East of the Willamette Meridian, described as follows:

Beginning at the Northwest corner of said Section 18, thence South 00°01'10" West, 2,132.47 feet; thence South 89°51'42" East, 1765.28 feet to the true point of beginning of this description; thence North 00°00'22" East 372.81 (372.55 by deed) feet; thence South 89°55'23" East 269.62 feet; thence South 00°00'23" West, 373.10 feet; thence North 89°51'42" West, 269.62 feet to the true point of beginning with bearings based on recorded survey no. 2026 as recorded in the Klamath County Surveyor's office.

Tax Parcel Number: R598188