State of Oregon
County of KLAMATH

Loan Number: 68169002338099
WHEN RECORDED MAIL TO:
AMERITITLE
300 KLAMATH FALLS ESX MT 75689-MS
KLAMATH FALLS OR 97601

2006-016099Klamath County, Oregon

00000841200600160990010011

08/10/2006 11:17:00 AM

Fee: \$26.00

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, 1-31-02, made by JUSTIN J DOWLING Trustor (s) to CHICAGO TTL INS CO, as Trustee, and as Beneficiary, which Deed of Trust was recorded 2-11-02, in Book/Volume M02, Page 8208, 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: 4 August 2006
BANK OF AMERICA NA
(BENEFICIARY)

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

K.CLARK, ASST VICE PRESIDENT

STATE OF NORTH CAROLINA COUNTY OF GUILFORD

C. COVIL, ASST VICE PRESIDENT

On August 4, 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 EXPIRES

PREPARED BY: SLB BANK OF AMERICA NA PO BOX 23500 GREENSBORO NC 27499 DAWN JAMINSKI

Notary Public Guilford County, NC My Commission Expires Dec. 7, 2009

8/4/2006 1:53 PM KLAMATH