

2006-016181

Klamath County, Oregon

State of Oregon, County of Klamath

Loan Number: 4865642708 133

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00000943200600161810010014

08/11/2006 10:50:38 AM

Fee: \$26.00

WHEN RECORDED MAIL TO:

Justin J Dowling &

2813 Homedale Road

Klamath Falls, OR 97603

## Substitution of Trustee and Full Reconveyance

The undersigned Bank of America, N.A. successor & in interest by merger of Bank of America, FSB, as the owner and holder of the Notes secured by Deed of Trust dated, 12/04/1998, made by Justin J Dowling, Trustor(s) to Ameri Title, as Trustee, and Bank of America, Federal Savings Bank as Beneficiary, which Deed of Trust was recorded 12/14/1998, in Book/Volume M98, Page 45702, as Document No. 71447 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, 08/03/2006

Bank of America, N.A.

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

Andrew Holland  
Vice President

Diane Oakes  
Assistant Vice President

STATE OF North Carolina, COUNTY OF Guilford

On 08/03/2006 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:

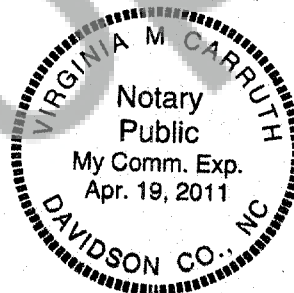
Rebecca Proctor

Bank of America Mortgage

4161 Piedmont Pkwy., Greensboro, NC 27410

Notary Public

Commission Expires:



26  
500