

2006-016405

Klamath County, Oregon

State of Oregon, County of Klamath

Loan Number: 7018437488 173

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00001221200600164050010018

08/15/2006 11:16:59 AM

Fee: \$26.00

WHEN RECORDED MAIL TO:

Claude E Ratcliff & Marjorie M Ratcliff

5526 Avalon Street

Klamath Falls, OR 97603

## Substitution of Trustee and Full Reconveyance

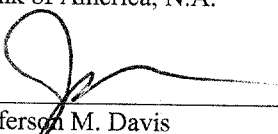
The undersigned Bank of America, N.A., as the owner and holder of the Notes secured by Deed of Trust dated, 02/04/2004, made by Claude E Ratcliff and Marjorie M Ratcliff, Trustor(s) to Chicago Title Insurance Company, as Trustee, and BANK OF AMERICA, N.A. as Beneficiary, which Deed of Trust was recorded 03/09/2004, in Book/Volume m04, Page 13441 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.

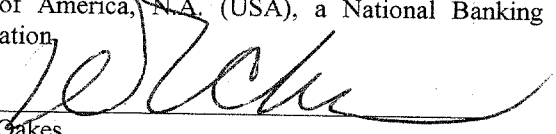
Bank of America, N.A. (USA), a National Banking Association hereby accepts said appointment of Trustee under the above Deed of Trust, and as successor Trustee, and pursuant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust, does hereby RECONVEY WITHOUT 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, 08/08/2006

Bank of America, N.A.

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

  
Jefferson M. Davis  
Vice President

  
Diane Oakes  
Assistant Vice President

STATE OF North Carolina, COUNTY OF Guilford

On 08/08/2006 before me, the undersigned, personally appeared Jefferson M. Davis, 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.

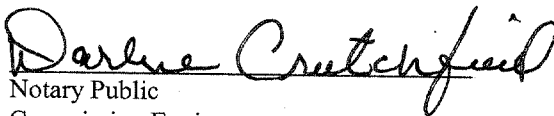
Witness my hand and official seal.

PREPARED BY:

Katina Reynolds

Bank of America Mortgage

4161 Piedmont PKWY Greensboro, NC 27410-8110

  
Notary Public  
Commission Expires:

