2006-017242 Klamath County, Oregon

2242200600172420010017

State of Oregon, County of Klamath Loan Number: 6915392762 173

08/28/2006 02:08:29 PM

WHEN RECORDED MAIL TO: Deborah I. Keefe & 9 Tudor Court San Rafael, CA 94903

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, 10/23/2003, made by Deborah L Keefe , Trustor(s) to First American Title Insurance Company, as Trustee, and BANK OF AMERICA, N.A. as Beneficiary, which Deed of Trust was recorded 11/03/2003, in Book/Volume m03, Page 81791 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, 08/22/2006

Bank of America, N.A.

Cheryl Harmon Vice President

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

Association

Deborah Ramirez Assistant Vice President

STATE OF North Carolina, COUNTY OF Guilford

On 08/22/2006 before me, the undersigned, personally appeared Cheryl Harmon, Vice President and Deborah Ramirez, 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: