State of Oregon
County of KLAMATH

Loan Number: 68831009335399 WHEN RECORDED MAIL TO: FRANK Y LAM 6409 HARLAN DR KLAMATH FALLS OR 97603 **2006-018572** Klamath County, Oregon

00002824200600485720040042

09/15/2006 10:58:06 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, 4-8-05, made by FRANK Y LAM AND BONNIE LAM AKA BONNIE A WONG Trustor (s) to FIDELITY NATIONAL TITLE INSURANCE COMPANY, as Trustee, and FLEET NATIONAL BANK as Beneficiary, which Deed of Trust was recorded 5-23-05, in Book/Volume M05, Page 37270, 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: 7 September 2006 BANK OF AMERICA NA

(BENEFICIARY)

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

C. COVIL, ASST VICE PRESIDENT

K.CLARK, ASST VICE PRESIDENT

STATE OF NORTH CAROLINA COUNTY OF GUILFORD

On September 7, 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: G ISLEY BANK OF AMERICA NA PO BOX 23500 GREENSBORO NC 27499 REBECCA A PROCTOR

NOTARY PUBLIC

Forsyth County North Carolina

My Commission Expires Oct 12, 2008

9/7/2006 3:29 PM KLAMATH