State of Oregon County of KLAMATH

Loan Number: 68161001687999 WHEN RECORDED MAIL TO: DENISE M. PAWLAK 2135 DARROW AVENUE KLAMATH FALLS, OR 97601 2006-020693 Klamath County, Oregon



10/16/2006 10:33:37 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, 4/12/06, made by DENISE M. PAWLAK Trustor (s) to CHICAGO TITLE COMPANY/FIDELITY NATIONAL TITLE COMPANY, as Trustee, and BANK OF AMERICA as Beneficiary, which Deed of Trust was recorded 6/8/06, in Book/Volume, Page, as Document No. M06-11573 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 October 2006

BANK OF AMERICA NA

(BENEFICIARY)

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

C. HARMON, VICE PRESIDENT

C. COVIL, ASST VICE PRESIDENT

## STATE OF NORTH CAROLINA COUNTY OF GUILFORD

On October 4, 2006 before me, the undersigned, personally appeared C. COVIL, ASST VICE PRESIDENT and C. HARMON 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 Witness much said a feet of the contraction.

Witness my hand and official seal.

NOTARY PUBLIC
My COMMISSION EXPIRES:
PREPARED BY: J. AEKINS
BANK OF AMERICA NA

BANK OF AMERICA NA PO BOX 23500 GREENSBORO NC 27499 Notary
Public
My Comm. Exp.
Oct. 8, 2008

10/4/2006 3:19 PM KLAMATH