2006-023096 Klamath County, Oregon

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Fee: \$26.00

State of Oregon, County of Klamath Loan Number: 6572129952 173

WHEN RECORDED MAIL TO: Dennis J Daly & Norma L Daly Po Box 3127 Newberg, OR 97132

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, 04/27/2005, made by Dennis J Daly and Norma L Daly, Trustor(s) to First American Title Insurance Company, as Trustee, and BANK OF AMERICA, N.A. as Beneficiary, which Deed of Trust was recorded 05/03/2005, in Book/Volume M05, Page 31685 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, 11/10/2006

Bank of America, N.A

Cheryl Harmon Vice President Bank of America, N.A. (USA), a National Banking

ORD

Association

Sandra Manigault
Assistant Vice President

STATE OF North Carolina, COUNTY OF Guilford

On 11/10/2006 before me, the undersigned, personally appeared Cheryl Harmon, Vice President and Sandra Manigault, 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: