2006-024812 Klamath County, Oregon

00011080200600248120010014

State of Oregon, County of Klamath Loan Number: 6009995587/133

12/15/2006 09:45:25 AM

Fee: \$26 nn

WHEN RECORDED MAIL TO: George Y Saddi 3934 Rio Vista Way 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 be Deed of Trust dated, August 03, 2005, made by George Y. Saddi, Trustor to First American Title Insurance Company, as Trustee, and Bank of America, N.A. as Beneficiary, which Deed of Trust was recorded 08/16/2005 in Book/Volume M-05, Page 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, November 27, 2006

Bank of America, N.A.

Linda Burton

Assistant Vice President

Bank of America, N.A. (USA), a National Banking Association 1

Cheryl Harmor Vice President

STATE OF North Carolina , COUNTY OF Guilford

On November 27, 2006before me, the undersigned, personally appeared Linda Burton, Assistant Vice President and Cheryl 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 of which the person acted, executed the instrument.

Witness my hand and official seal.

PREPARED BY:

Nandini Sharma

Bank of America, N.A.

P O Box 23500

4161 Piedmont Parkway

Greensboro, NC 27410-8110

Notary Public Commission Expires:

DARLENE CRUTCHFIELD

Notary Public

Davidson County, NC My Commission Expires April 24, 2011