2006-025408 Klamath County, Oregon

State of Oregon, County of Klamath Loan Number: 6296348334 133

WHEN RECORDED MAIL TO: Rodney N Morris & Regina F Morris 10537 Kestrel Rd Klamath Falls, OR 97601

12/27/2006 11:47:00 AM

Fee: \$26.00

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, 06/13/2006, made by Rodney N Morris and Regina F Morris, Trustor(s) to First American Title Insurance Company, as Trustee, and BANK OF AMERICA, N.A. as Beneficiary, which Deed of Trust was recorded 07/10/2006, as Document No. M06-13836 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.

Bank of America, N.A.

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

Debna R. Hunt Vice President

Charlene Covil Assistant Vice President

STATE OF North Carolina , COUNTY OF Guilford

On 12/20/2006 before me, the undersigned, personally appeared Debna R. Hunt, Vice President and Charlene Covil, 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:

Janet Orona

Bank of America Mortgage

4161 Piedmont Pkwy., Greensboro, NC 27410

lotary Public

Commission Expires:



NOTARY PUBLIC OFFICIAL SEAL DIANA MERCKLE GUILFORD COUNTY, NC

My Commission Expires 12-01-2008