

2007-000222  
Klamath County, Oregon

State of Oregon, County of Klamath  
Loan Number: 3302880335/173



01/05/2007 08:50:54 AM

Fee: \$26.00

WHEN RECORDED MAIL TO:  
Peggy J Ridley and Joseph J Ridley  
5847 Balsam Dr  
Klamath Falls, OR 97601

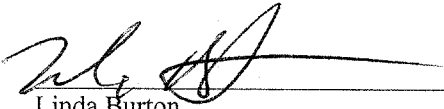
## Substitution of Trustee and Full Reconveyance

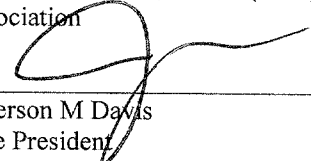
The undersigned Bank of America, N.A., as the owner and holder of the Notes secured by Deed of Trust dated, September 07, 2005, made by Peggy J Ridley and Joseph J Ridley, Who Are Married To Each Other, Trustor(s) to First American Title Insurance Company, as Trustee, and Bank of America, N.A. as Beneficiary, which Deed of Trust was recorded 09/30/2005 in , Document No. M05-65412 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 WARRANTY, 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, December 26, 2006  
Bank of America, N.A.

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

  
Linda Burton  
Assistant Vice President

  
Jefferson M Davis  
Vice President

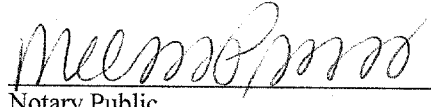
STATE OF North Carolina , COUNTY OF Guilford

On December 26, 2006 before me, the undersigned, personally appeared Linda Burton, Assistant Vice President and Jefferson M Davis, 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:

