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**State of Oregon, County of Klamath**  
 Loan Number: 6964369505/173

01/22/2007 09:00:15 AM

Fee: \$26.00

WHEN RECORDED MAIL TO:  
 Charles W Smith and Tomoko K Smith  
 Po Box Jq  
 Klamath Falls, OR 976021217

### **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, February 03, 2005, made by Charles W Smith and Tomoko K Smith, Husband and Wife, As Joint Tenants, Trustor(s) to First American Title Insurance Company, as Trustee, and Bank of America, N.A. as Beneficiary, which Deed of Trust was recorded 02/25/2005 in Book/Volume M05, Page 12619 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.

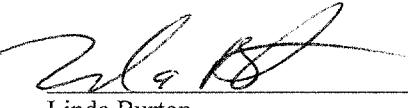
Bank of America, N.A. (USA), a National Banking Association hereby accepts said appointment of Trustee under the above Deed of Trust, and as successor Trustee, and pursuant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust, does hereby RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, all the state now held by it under said Deed of Trust.

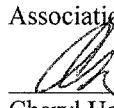
IN WITNESS WHEREOF, the owner and holder above named, and Bank of America, N.A. (USA), a National Banking Association, as successor Trustee, have caused this instrument to be executed, each in its respective interest.

Dated, January 9, 2007

Bank of America, N.A.

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

  
 Linda Burton  
 Assistant Vice President

  
 Cheryl Harmon  
 Vice President

STATE OF North Carolina, COUNTY OF Guilford

On January 9, 2007 before 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:

Varun Gupta  
 Bank of America, N.A.  
 P O Box 23500  
 4161 Piedmont Parkway  
 Greensboro, NC 27410-8110

  
 Darlene Crutchfield  
 Notary Public  
 Commission Expires:

