2007-001157 Klamath County, Oregon



State of Oregon, County of Klamath Loan Number: 7018342670/173

WHEN RECORDED MAIL TO: Daniel G Houglum and Nancy M Houglum 7806 Cannon Avenue Klamath Falls, OR 97603 01/23/2007 11:09:15 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, September 02, 2003, made by Daniel G. Houglum and Nancy M. Houglum, Trustor(s) to Chicago Title Insurance Company, as Trustee, and Bank of America, N.A. as Beneficiary, which Deed of Trust was recorded September 15, 2003 in Book/Volume M03, Page 68390 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, January 9, 2007

Bank of America, N.A.

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

Cheryl Harmon Vice President

Linda Burton

Assistant 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 K Singh
Bank of America, N.A.
P O Box 23500
4161 Piedmont Parkway
Greensboro, NC 27410-8110

Notary Public

Commission Expires: