2007-012020 Klamath County, Oregon

State of Oregon, County of Klamath

Loan Number: 19475821 fa 133

MERS MIN Number 100039650005633610

MERS Phone: 1-888-679-6377 WHEN RECORDED MAIL TO: Deborah L Cullen & Scott R Cullen 1731 Lakeshore Dr

1731 Lakeshore Dr Klamath Falls OR 97601 000262952007001202200010016

07/05/2007 11:07:14 AM

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

Fee: \$26.00

Substitution of Trustee and Full Reconveyance

The undersigned Mortgage Electronic Registration Systems, Inc. solely as the nominee for E-Loan Inc, as the owner and holder of the Notes secured be Deed of Trust dated, 12/18/2006, made by R Cullen and Deborah L Cullen, Trustor(s) to Norhtwest Trustee Services, LLC, as Trustee, and MERS, Inc solely as the nominee for E-Loan, Inc as Beneficiary, which Deed of Trust was recorded 1/16/2007, as Document No. 2007-000725 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, 06/30/2007

Bank of America N.A.

Jefferson M. Davis Vice President Association

Linda Burton

Assistant Vice President

STATE OF North Carolina, COUNTY OF Guilford

On 06/30/2007 before me, the undersigned, personally appeared Jefferson M. Davis, Vice President and Linda Burton, 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:

Rebecca Proctor

Bank of America Mortgage

4161 Piedmont PKWY Greensboro, NC 27410-

8110

Beunder Knewent

Notary Public

Commission Expires:

BERNADETTE K. NEWCOMB

Notary Public
Guilford County, NC
My Commission Expires Apr. 19, 2011