

2007-013389

Klamath County, Oregon

State of Oregon, County of Klamath

Loan Number: 2005348707 173

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07/30/2007 10:15:49 AM

Fee: \$26.00

WHEN RECORDED MAIL TO:

Benjamin W Monroe &
1015 Owens Street
Klamath Falls OR 97603

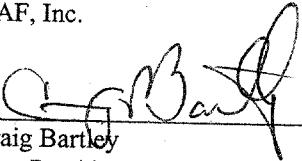
Substitution of Trustee and Full Reconveyance

The undersigned NAF, Inc. formerly known as New America Financial, Inc., as the owner and holder of the Notes secured by Deed of Trust dated, 04/01/1999, made by Benjamin W Monroe, Trustor(s) to Aspen Title & Escrow, as Trustee, and New America Financial Inc as Beneficiary, which Deed of Trust was recorded 4/7/1999, in Book/Volume M99, Page 12473 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.

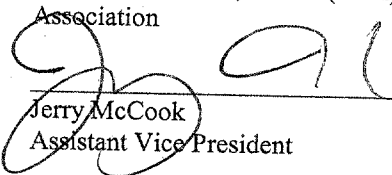
Bank of America, N.A. (USA), a National Banking Association hereby accepts said appointment of Trustee under the above Deed of Trust, and as successor Trustee, and pursuant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust, does hereby RECONVEY WITHOUT 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, 07/21/2007

NAF, Inc.


Craig Bartley
Vice President

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


Jerry McCook
Assistant Vice President

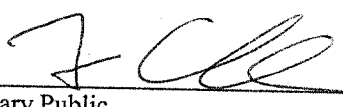
STATE OF North Carolina, COUNTY OF Guilford

On 07/21/2007 before me, the undersigned, personally appeared Craig Bartley, Vice President and Jerry McCook, 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:

Robert DeVaughn
Bank of America Mortgage
4161 Piedmont PKWY Greensboro, NC 27410-8110


Notary Public
Commission Expires:

