2007-016013 Klamath County, Oregon

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09/12/2007 09:02:19 AM

Fee: \$26 00

State of Oregon, County of Klamath Loan Number: 68011018926099 1 MERS MIN Number MERS Phone: 1-888-679-6377 WHEN RECORDED MAIL TO: LISA THORPE & VINCENT THORPE 7640 CANNON AVE KLAMATH FALLS OR 97603

Substitution of Trustee and Full Reconveyance

The undersigned MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR IRWIN UNION BANK AND TRUST COMPANY, as the owner and holder of the Notes secured be Deed of Trust dated, 08/09/2005, made by VINCENT S THORPE and LIDA D THORPE, Trustor(s) to TRANSNATION TITLE INSURANCE COMPANY, as Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR IRWIN UNION BANK AND TRUST COMPANY as Beneficiary, which Deed of Trust was recorded 08/17/2005, as Document No. M05-62127 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, 08/28/2007

Bank of America N.A

Debna R. Hunt Vice President Bank of America, N.A. (USA), a National Banking Association

Diane Beasley

Assistant Vice President

STATE OF North Carolina, COUNTY OF Guilford

On 08/28/2007 before me, the undersigned, personally appeared Debna R. Hunt, Vice President and Diane Beasley, 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:

Carmella Harvey

Bank of America Mortgage

4161 Piedmont PKWY Greensboro, NC 27410-

8110

Notary Public

Commission Expires:

ANDREA S LONG

Notary Public Guilford County, NC

My Commission Expires Oct. 23, 2011