Document Prepared By:

Ronald E Meharg, 888-362-9638

Recording Requested By: Bank of America, N.A. When Recorded Return To:

DOCX

1111 Alderman Drive

Suite 350

Alpharetta, GA 30005

BOA

173

CRef#:11/01/2007-PRef#:R056-POF Date:10/02/2007-Print Batch ID:35691

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2007-018077

10/19/2007 09:19:47 AM

Klamath County, Oregon

Fee: \$26.00

Property Address: Lot 45

Klamath Falls, OR 97601

ORstdr-eR2.0 06/07/2007

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS, that certain Deed of Trust described below provides that the holder of the Note secured by said Deed of Trust may appoint a successor Trustee thereunder appointed;

NOW THEREFORE, Bank of America, N.A., whose address is 4161 Piedmont Pkwy, Greensboro, NC, 27410 -8110, being the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint Bank of America, NA (USA) as Trustee whose address is 4161 Piedmont Parkway, Attn: Release Dept., Greensboro, NC 27410, as successor Trustee; and,

WHEREAS, Bank of America, N.A. hereby acknowledges that the Promissory Note and all other indebtedness secured by the Deed of Trust have been fully satisfied and that the successor trustee mentioned herein is hereby requested to reconvey said Deed of Trust; and,

THEREFORE, Bank of America, NA (USA) as Trustee as successor Trustee under the below described Deed of Trust, does hereby grant, bargain, sell and reconvey, without warranty, to the person(s) entitled thereto, all right, title and interest in and to the trust property now held by it as Trustee under said Deed of Trust.

Original Borrower(s): STEVE R STEARMAN AND DONNA D BENNETT Original Trustee: FIRST AMERICAN TITLE INSURANCE COMPANY

Original Beneficiary: BANK OF AMERICA, N.A.

Date of Deed of Trust: 12/02/2002

Loan Amount: \$48,000.00

Recording Date: 12/11/2002 Book: M02Page: 72144

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Document #: N/A

and recorded in the official records of the County of Klamath, State of Oregon affecting Real Property and more particularly described on said Deed of Trust referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 10/08/2007.

Bank of America, N.A.

Bank of America, NA (USA) as Trustee

Selet

Christie Baldwin Vice President

State of GA

County of Fulton

Christie Baldwin Vice President

On this date of 10/08/2007, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State and City/County, personally appeared the within named Christie Baldwin and Christie Baldwin, known to me (or identified to me on the basis of satisfactory evidence) that they are the Vice President and Vice President of Bank of America, NA (USA) as Trustee and Bank of America, N.A. respectively, and were duly authorized in their respective capacities to execute the foregoing instrument(s) for and in the name and in behalf of said corporations and that said corporations executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument(s) for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.

Notary Public:

MAH AYM

Nchimunya Hamwanza **NOTARY PUBLIC Fulton County** State of Georgia My Commission Expires September 4, 2011