THE REQUEST OF

DATE & HOUR: LATAH COUNTY RECORDER

Document Prepared By:

This Space for Recorder's Use Only

Ronald E Meharg, PH#: 888-362-9638

When Recorded Return To-

DOCX

1111 Alderman Drive/

Suite 350

W

Alpharetta, GA 30005

Property Address: 1808 E Street E

Moscow, ID 83843

BOA

133

7018428586

CRef#:10/29/2008-PRef#:R056-POF Date: 09/29/2008-Print Batch ID: 61380

Recording Requested By: Bank of America, N.A.

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SUBSTITUTION OF TRUSTEE

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 to any 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.

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.

Original Borrower(s): KATHLEEN A. GABEL, AN UNMARRIED PERSON

Original Trustee: CHICAGO TITLE INSURANCE COMPANY

Original Beneficiary: BANK OF AMERICA, N.A.

Date of Deed of Trust: 01/06/2004

Loan Amount: \$122,000.00

Recording Date: 01/20/2004

Book: N/A Page: N/A Document #: 484173

and recorded in the official records of the County of Latah, State of Idaho 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 10/07/2008.

Bank of America, N.

Christie Baldwin

Vice President

State of GA

County of Fulton

On this date of 10/07/2008, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State and County, personally appeared the within named Christie Baldwin, known to me (or identified to me on the basis of satisfactory evidence that he or she is the Vice President of Bank of America, N.A. and was duly authorized in his or her respective capacity to execute the foregoing instrument for and in the name and in behalf of said copporation and that said corporation executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument 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: Jasmin Bennett

My Commission Expires: 11/13/2010

Jasmin Bennett NOTARY PUBLIC Fulton County State of Georgia My Commission Expites November 13,