

THIS INSTRUMENT MUST BE RECORDED IN:
KLAMATH County, OR

RECORDING REQUESTED BY:
Bank Of America (BOA173)

WHEN RECORDED MAIL TO:
Fidelity National LPS
PO Box 19523
Irvine, CA 92623-9523

Loan #: 6056266866 LPS #: 3008056Bin #:



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, Bank of America, N.A. is the current holder of note dated: 5/12/2004 Original Amount: \$134400.00 where there was a Deed of Trust recorded 5/20/2004 as Instrument # N/A, Book: M04 Page: 31732-31749, and FIRST AMERICAN TITLE INSURANCE COMPANY is the present Trustee under said Deed of Trust, and JOHN SWYER AND JANET L. SWYER is the trustor/grantor, and BANK OF AMERICA, N.A. is the original beneficiary, and

WHEREAS, said Deed of Trust was recorded in Official Records of KLAMATH County, OR and **WHEREAS**, the undersigned having been paid in full on said Deed of Trust and its corresponding Note, desires to substitute a new Trustee under certain Deed of Trust in the place and stead of the present trustee of record, for the purpose of executing reconveyance, in the manner provided in said Deed of Trust.

Property Address: 4953 VILLA DR., KLAMATH FALLS, OR 97603

NOW THEREFORE, the undersigned beneficiary hereby substitutes PRLAP, INC., whose address is 10850 White Rock Road, #101, Rancho Cordova, CA 95670 as Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately. July 20, 2005

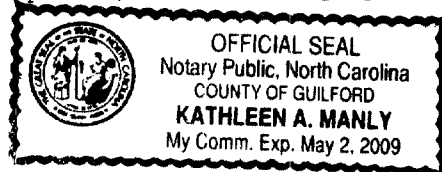
Bank of America, N.A.

BY K. Grier
Kevin Grier, Vice President
for above Beneficiary

STATE OF NC
COUNTY OF GUILFORD

On 7/22/05 before me, KATHLEEN A. MANLY, a Notary Public in and for GUILFORD County in the State of NC, personally appeared Kevin Grier, Vice President, personally known to me 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 the entity upon behalf of which the person acted, executed the instrument.
WITNESS MY hand and official seal.

Kathleen A. Manly
KATHLEEN A. MANLY
Notary Public



FULL RECONVEYANCE

PRLAP, INC., hereby accepts the foregoing appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to a written request of the present Beneficiary and in accordance with the provisions of said Deed of Trust, Does Hereby Reconvey without warranty, to the person or persons legally entitled thereto, the estate, title and interest now held by it under said Deed of Trust, describing the land therein as more fully described in said Deed of Trust.

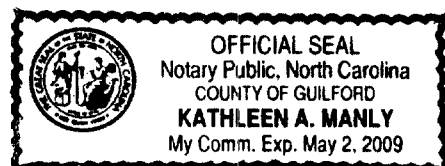
Date: 7/22/05
By: PRLAP, INC., as Trustee

K. Grier
Kevin Grier, Vice President

State of NC
County of GUILFORD

ON 7/22/05, before me, KATHLEEN A. MANLY, a Notary in and for the County of GUILFORD, State of NC, personally appeared Kevin Grier, Vice President personally known to me to be the person(s) whose name is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Kathleen A. Manly
KATHLEEN A. MANLY Notary Public



8/13/2005