

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 #: 4409549716 LPS #: 3012189Bin #:



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, Bank of America, N.A. formerly known as Bank of America NT&SA as successor by merger to Bank of America Oregon is the current holder of note dated: 12/16/1992, Original Amount: \$129600.00 where there was a Deed of Trust recorded 12/30/1992 as Instrument # 55837, Book: M92 Page: 31054, and MOUNTAIN TITLE is the present Trustee under said Deed of Trust, and DAVID PENICOOK AND DIANE L.PENICOOK is the trustor/grantor, and BANK OF AMERICA OREGON, A STATE CHARTERED BANK 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: 7132 GARDENA PL., 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 26, 2005

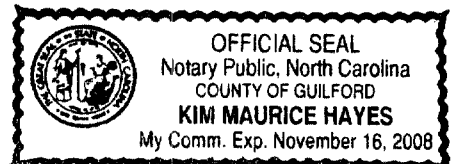
Bank of America, N.A. formerly known as Bank of America NT&SA as successor by merger to Bank of America Oregon

BY 
Charlene Covil, Assistant Vice President
for above Beneficiary

STATE OF NC
COUNTY OF GUILFORD

On 07.27.2005 before me, KIM MAURICE HAYES, a Notary Public in and for GUILFORD County in the State of NC, personally appeared Charlene Covil, Assistant 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.


KIM MAURICE HAYES
Notary Public



FULL RECONVEYANCE

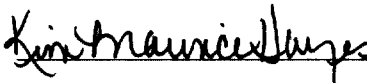
PRLAP, INC., hereby accepts the foregoing appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to a written request of the present Beneficiary and in accordance with the provisions of said Deed of Trust, Does Hereby Reconvey without warranty, to the person or persons legally 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.

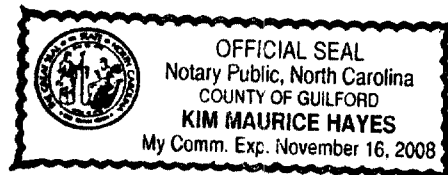
Date: 07.27.2005
By: PRLAP, INC., as Trustee


Charlene Covil, Assistant Vice President

State of NC
County of GUILFORD

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Notary Public



8/17/2005