

Document Prepared By: **Ronald E Meharg, 888-362-9638**

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CRef#: **12/28/2005** PRef#: **R056** BRef#: **BOA-173-45331**

RC: **T.D ROSC:OR-2625 SC:OR.KLAMATH**

Property Address: **612 McKinley Street**

Klamath Falls, OR 97601

ORspecstdr-eR1

11/22/2005

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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 to any Trustee thereunder appointed; and

WHEREAS, the indebtedness secured by said Deed of Trust having been fully paid and satisfied:

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, **PRLAP, Inc.** whose address is **4161 Piedmont Parkway, Attn: Release Dept., Greensboro, NC, 27410**, as successor Trustee, and the Trustee does hereby reconvey, without warranty, to the person or persons entitled thereto, all the estate, title, and interest held by it, as Trustee, under said Deed of Trust, to the property described therein.

Original Borrower(s): **ELMER C OGBORN AND JOANNE M OGBORN**

Original Trustee: **CHICAGO TITLE INSURANCE COMPANY**

Original Beneficiary: **BANK OF AMERICA, N.A.**

Loan Amount: **\$100,000.00** Date of Deed of Trust: **11/25/2003**

Recording Date: **12/10/2003** Liber/Book #: **M03** Folio/Page #: **90295** Document/Instrument #: **N/A**

Comments:

and recorded in the official records of **KLAMATH** County, State of **Oregon** and 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 **12/13/2005**.

Bank of America, N.A.

PRLAP, Inc.

Cheryl Moncure

Vice President

State of **NC**

City/County of **GUILFORD**

Charlene Covil

Asst. Vice President

On this date of **12/13/2005**, 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 **Cheryl Moncure** and **Charlene Covil**, known to me (or identified to me on the basis of satisfactory evidence) that they are the **Vice President** and **Asst. Vice President** of **Bank of America, N.A.** and **PRLAP, Inc.** 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: **Kim Maurice Hayes**

Commission Expiration Date:

