

WHEN RECORDED RETURN TO:

H W PAYNE
5106 ANKENY STREET
KLAMATH FALLS, OR 97603
 Auditor File Number:
 Loan Number
 Property Tax ID

Substitution of Trustee and Full Reconveyance

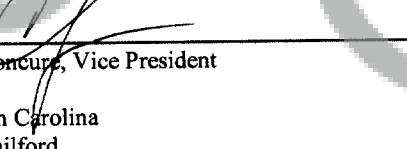
The undersigned **BANK OF AMERICA, N.A.** as the owner and holder of notes secured by Deed of Trust dated **07/12/1993** made by **H W PAYNE AND M E PAYNE** husband and wife, Trustors to **ASPEN TITLE & ESCROW, INC** as Trustee and **JACKSON COUNTY FEDERAL BANK** as Beneficiary, recorded on **07/13/1993**, as **BOOK M-93 PAGE 16832** of Mortgages in the records of **KLAMATH** County, **Washington**, having received from the beneficiary under said Deed of Trust a written request to reconvey, does hereby reconvey, without warranty, to the person(s) entitled thereto all of the right, title and interest now held by the said trustee in and to the property legally described in said Deed of Trust, situated in **KLAMATH** County, **Washington**.

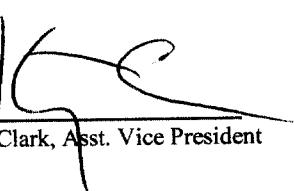
Prlap, Inc. hereby accepts said appointment of Trustee under the above Deed of Trust, and as successor Trustee and pursuant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust, does hereby RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, all the estate now held by it under said Deed of Trust.

Dated: March 21, 2006

Bank of America, N.A. successor by merger to
 BA Mortgage, LLC as successor in interest by merger
 of NationsBanc Mortgage Corporation as successor by
 merger to NationsBanc Mortgage Corporation of New
 York As Attorney in Fact for, KeyBank National Association
 as successor to Key Bank of Oregon as successor by merger
 to Jackson County Federal Bank Power of Attorney Recorded
 on Document Number 95-36574, on December 20, 1995

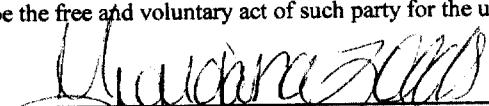
PRLAP INC. as Trustee

By: 
 Cheryl Moncure, Vice President

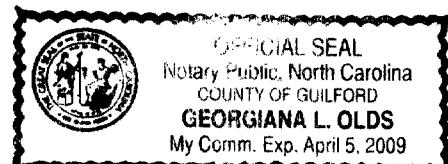
By: 
 Kathy Clark, Asst. Vice President

State of North Carolina
 County of Guilford

I certify that I know or have satisfactory evidence that Kathy Clark, Asst. Vice President and Cheryl Moncure, Vice President is the individual who in my presence signed the instrument, on oath stated that he/she was authorized to execute the instrument and acknowledged it as the agent of PRLAP INC to be the free and voluntary act of such party for the uses and purposes mentioned in this instrument.


 NOTARY PUBLIC FOR THE STATE OF NORTH CAROLINA
 MY COMMISSION EXPIRES:

Dated March 21, 2006
 BANK OF AMERICA NA
 NC4-105-01-50
 PO BOX 23500
 GREENSBORO NC 27420-3500
 TPYIST: KB



#21-A +5