State of Oregon **County of Klamath**

Loan Number: 68160500008299 1

MERS MIN Number

MERS Phone: 1-888-679-6377 WHEN RECORDED MAIL TO:

PHILLIP A HARBIN SUSAN HARBIN 1987 ESPLANADE AVE KLAMATH FALLS OR 97601-2237 2009-000440 Klamath County, Oregon



01/15/2009 08:21:25 AM

Fee: \$26.00

Substitution of Trustee and Full Reconveyance

The undersigned Bank of America, N.A., as the owner and holder of the Notes secured be Deed of Trust dated, 04/07/2006, made by PHILLIP A HARBIN JR and SUSAN HARBIN AKA SUSAN PARRISH, Trustor(s) to CHANGE TITLE INSURANCE COMPANY, as Trustee, and BANK OF AMERICA, N.A. as Beneficiary, which Deed of Trust was recorded 06/08/2006, as Document No. M06-11572 in the office of the County Auditor of Klamath, State of Oregon, hereby substitutes PRLAP, Inc., as trustee under said Deed of Trust.

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 WARANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, all the state now held by it under said Deed of Trust.

IN WITNESS WHEREOF, the owner and holder above named, and PRLAP, Inc., as successor Trustee, have caused this instrument to be executed, each in its respective interest.

Dated 01/05/2009

Bank of America, N.A.

Debna R. Hunt Vice President

PRLAP, In

Diane Beasley

Assistant Vice President

STATE OF North Carolina COUNTY OF Guilford

On 01/05/2009 before me, the undersigned, personally appeared Debna R. Hunt, Vice President and Diane Beasley, Assistant Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) 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 entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.

PREPARED BY:

Jennifer Sizemore

Bank of America

4161 Piedmont Parkway, Greensboro, NC 27410-

8110

Notary Public

Commission Expires:

SEIGL Notary **Public**

My Comm. Exp Feb. 28, 2009

CAORD CO