2009-015774 Klamath County, Oregon

Recording Requested By: BANK OF AMERICA, NA

When Recorded Return To:

00076783200900157740010017

12/16/2009 09:07:27 AM

Fee: \$42.00

FISERV P.O. BOX 2590 CHICAGO, IL 60690



SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

BANK OF AMERICA, N.A. #:J3382925 "RAGAN" Lender ID:68161001672199 Klamath, Oregon The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 03/28/2006 made by RICHARD RAGAN AND KIMBERLY K. RAGAN as the original Grantor(s), to CHICAGO TITLE COMPANY/FIDELITY NATIONAL TITLE COMPANY, as the original Trustee, for the benefit of BANK OF AMERICA, N.A., as the original beneficiary, which Deed of Trust was recorded on 04/26/2006 in Book/Reel/Liber: NA Page/Folio: NA as Instrument No.: M06-08092, in the official records of Klamath County, Oregon

The undersigned HEREBY SUBSTITUTES PRLAP, Inc., Trustee in lieu of the above named Trustee under said Deed of Trust.

PRLAP, Inc. hereby accepts said appointments as Trustee under said Deed of Trust and, as Successor Trustee, pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey, without any covenant or warranty express or implied, to the person or persons legally entitled thereto, all of the estate held by the undersigned under said Deed of Trust.

IN WITNESS WHEREOF, the present beneficiary and PRLAP, Inc. have caused these presents to be executed by their duly authorized officers on the dates below written.

BANK OF AMERICA, N.A.

On December 7th, 2009

STACY D. BARONE, Assistant

Vice-President

By PRLAP, Inc. as Trustee On December 7th, 2009

JOLENE L. PHILLIPS , ASSISTANT VICE

PRESIDEN

STATE OF Connecticut COUNTY OF Rocky Hill Town

On December 7th, 2009, before me, PATRICIA M. ELWELL, a Notary Public, personally appeared STACY D. BARONE, who acknowledged himself/herself to be the Assistant Vice-President of BANK OF AMERICA, N.A., a corporation, and that he/she as such Assistant Vice-President, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself/herself as Assistant Vice-President.

WITNESS my hand and official seal,

PATRICIA M. ELWELL

Notary Expires: 10/31/2011 #146398

★ (This area for notarial seal)

STATE OF Connecticut COUNTY OF Rocky Hill Town

On December 7th, 2009, before me, PATRICIA M. ELWELL, a Notary Public, personally appeared JOLENE L. PHILLIPS, who acknowledged himself/herself to be the ASSISTANT VICE PRESIDENT of PRLAP, Inc., a corporation, and that he/she as such ASSISTANT VICE PRESIDENT, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself/herself as ASSISTANT VICE PRESIDENT.

WITNESS my hand and official seal,

PATRICIA M. ELWELL

Notary Expires: 10/31/2011 #146398

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his area for notarial seal)