Document Prepared By and When Recorded Return To: ReconTrust Company, N.A. 2575 W. Chandler Blvd. Mail Stop: AZ1-804-02-11 Chandler, AZ 85224 (800) 540-2684 2012-012301 Klamath County, Oregon



11/05/2012 02:44:04 PM

Fee: \$42.00

Borrower's Address: GAYLE RAE SMITH, RALPH W SMITH 1911 Johnson Ave Klamath Falls, OR 97601

Above Space for Recorder's Use

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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, GAYLE RAE SMITH, RALPH W SMITH

is the trustor, Bank of America, N.A. is the current beneficiary ("Beneficiary") and FIDELITY NATIONAL TITLE INSURANCE CO. is the current trustee under that certain Deed of Trust dated 04/13/2007 and recorded on 04/25/2007, as Doc #2007-007455, in Book N/A page N/A of Official Records of the County of KLAMATH, State of Oregon.

WHEREAS, the undersigned Beneficiary hereby substitutes a new trustee, ReconTrust Company, N.A. ("Trustee"), under the Deed of Trust, and Trustee does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the estate now held by Trustee under said Deed of Trust.

Dated: 10/25/12

ReconTrust Company, N.A. Whose address is: 2575 W. Chandler Blvd. Mail Stop: AZ1-804-02-11 Chandler, AZ 85224 Bank of America, N.A. Whose address is: 100 North Tryon Street

Charlotte NC 28255

By:

Rabiah January Assistant Vice President By:

Sharon Liu

Assistant Vice President

STATE OF ARIZONA, COUNTY OF MARICOPA

On 10.25.12., before me, Melodye A. Davis, Notary Public, personally appeared Rabiah January, Assistant Vice President of ReconTrust Company, N.A., and Sharon Liu, Assistant Vice President of Bank of America, N.A., whose identities were proven to me on the basis of satisfactory evidence to be the persons they claim to be and whose names are subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacities, and that by their signatures on the instrument the persons, or entity upon behalf of which the persons acted, executed the instrument.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my notarial seal the day and year last written.

MELODYE A DAVIS Notary Public - Arizona Maricopa County My Comm. Expires Jul 14, 2016

Melodye A. Davis

Notary Public for said State and County

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