

Document Prepared By and  
When Recorded Return To:  
Rajesh Pinto  
ReconTrust Company, N.A.  
4161 Piedmont Parkway  
NC4-105-01-32  
Greensboro, NC 27410  
(800) 540-2684

2012-013400

Klamath County, Oregon



00128050201200134000010011

12/04/2012 10:21:15 AM

Fee: \$42.00

CRYSTAL L PANZIK

34140 PINE CONE PL  
CHILOQUIN OR 97624-8777

Above Space for Recorder's Use

DOCID#000681610004337992005N

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

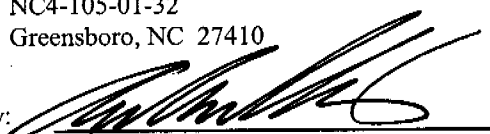
WHEREAS, CRYSTAL L PANZIK, AN UNMARRIED PERSON ,  
is the trustor, and BANK OF AMERICA, N.A. is the current beneficiary ("Beneficiary") and CHICAGO TITLE  
COMPANY/FIDELITY NATIONAL TITLE COMPANY is the current trustee under that certain Deed of Trust  
dated 10/21/2004 and recorded 11/30/2004, Doc # N/A, in Book M04 page 82045 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: 11/21/12

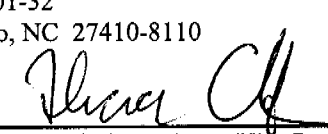
ReconTrust Company, N.A.  
Whose address is:  
4161 Piedmont Parkway  
NC4-105-01-32  
Greensboro, NC 27410

By:

  
Andrea S. Long, Assistant Vice  
President

Bank of America, N.A.  
Whose address is:  
4161 Piedmont Parkway  
NC4-105-01-32  
Greensboro, NC 27410-8110

By:

  
Felicia Clark, Assistant Vice President

STATE OF North Carolina  
COUNTY OF Guilford

I certify that the following person(s) personally appeared before me this day, each acknowledging to me that he or  
she signed the foregoing document: Felicia Clark, Assistant Vice President and Andrea S. Long, Assistant Vice  
President.

Date:

11.21.2012

  
Notary Public

ANGELA LUCAS-JOHNSON  
NOTARY PUBLIC  
GUILFORD COUNTY  
NORTH CAROLINA  
MY COMMISSION EXPIRES NOV. 4, 2014