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

2012-013803 Klamath County, Oregon

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12/12/2012 08:40:20 AM

RONALD G CUMMINGS MARJORIE D CUMMINGS 1683 PLATEAU ST NE SALEM OR 97305-2559

> Above Space for Recorder's Use DOCID#000681605017698992005N

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, RONALD G CUMMINGS and MARJORIE D CUMMINGS, is the trustor, and BANK OF AMERICA, NA is the current beneficiary ("Beneficiary") and CHICAGO TITLE is the current trustee under that certain Deed of Trust dated 11/24/2008 and recorded 12/10/2008, Doc # 2008-016323, 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: __/

ReconTrust Company, N.A.

Whose address is:

4161 Piedmont Parkway

NC4-105-01-32

Greensboro, NC 27410

Bank of America, N.A.

Whose address is:

4161 Piedmont Parkway

NC4-105-01-32

Greensboro, NC 27410-8110

By:

icia Clark, Assistant Vice President

By:

Lisa A. Robinson, 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: Lisa A. Robinson, Assistant Vice President and Felicia Clark, Assistant Vice President.

Date: 12-4-12

L. GAIL ISLEY **NOTARY PUBLIC** ALAMANCE COUNTY NORTH CAROLINA MY COMMISSION EXPIRES MAY 26, 2015