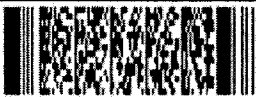


Document Prepared By And
When Recorded Return To:
ReconTrust Company, N.A./Lien Release
TX2-979-01-19 REL
P.O. BOX 619040
Dallas, TX 75261-9943
(800) 540-2684

Borrower's Address:
TERRY R ETTERS, DEBORAH
A ETTERS
PO Box 954
Klamath Falls, OR 97601

Above Space for Recorder's Use



UID: a8f6f1fd-aeb0-4cca-88ee-c8f42f309f64
DOCID_9355741157193629

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS TERRY R ETTERS, DEBORAH A ETTERS is the trustor, Bank of America, N.A. is the current beneficiary ("Beneficiary") and FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON is the current trustee under that certain Deed of Trust dated 03/25/2004 and recorded on 03/31/2004, as Doc #N/A, in Book M04 page 18474 of Official Records of the County of KLAMATH, State of Oregon.

WHEREAS, Federal National Mortgage Association is the investor of the Deed of Trust ("Investor").

WHEREAS, Beneficiary desires to substitute a new trustee under the Deed of Trust in the place and stead of the Original Trustee.

NOW THEREFORE, the undersigned Beneficiary, acting on behalf of the Investor as its servicer, 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: 12/31/15

Bank of America, N.A.
Whose address is:
100 North Tryon Street

Charlotte, NC 28255

ReconTrust Company, N.A.
Whose address is:
TX2-979-01-19 REL
P.O. BOX 619040
Dallas, TX 75261-9943

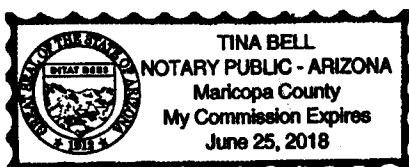
By: Ana Bonds
Ana Bonds
Assistant Vice President

By: Nancy Lesch
Nancy Lesch
Assistant Vice President

STATE OF ARIZONA,
COUNTY OF MARICOPA

On 12-31-15, before me, Tina Bell, Notary Public, personally appeared Ana Bonds, Assistant Vice President of Bank of America, N.A. and Nancy Lesch, Assistant Vice President of ReconTrust Company, 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.



Tina Bell
Tina Bell
Notary Public for said State and County