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

2016-004509

Klamath County, Oregon 05/04/2016 10:04:02 AM

Fee: \$47.00

Borrower's Address: ARTHUR D COWAN, LYNN A MILLER-COWAN 543 CHAPMAN ST GILCHRIST, OR 97737

Above Space for Recorder's Use

UID: f1c44adc-f263-4805-a2c3-3ec3e802cd99 DOCID 41620435278641707



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS ARTHUR D COWAN, LYNN A MILLER-COWAN 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 06/12/2009 and recorded on 07/13/2009, as Doc #2009-009523, in Book N/A page N/A 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: 05/03/16

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

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Shenita Moore

Assistant Vice President

By:

Rozan Contreras

Assistant Vice President

STATE OF ARIZONA, COUNTY OF MARICOPA

On 05/03/16, before me, Tara Smercak, Notary Public, personally appeared Shenita Moore, Assistant Vice President of Bank of America, N.A. and Rozan Contreras, 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.

TARA SMERCAK
NOTARY PUBLIC - ARIZONA
Maricopa County
My Commission Expires
June 26, 2017

Tara Smercak

Notary Public for said State and County