

WHEN RECORDED MAIL TO:
Ronnie F Chandler

Po Box 931
Carson, WA 986100931

State of Washington
County of Skamania
Loan Number: 7027023691 173
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Substitution of Trustee and Full Reconveyance

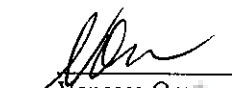
The undersigned Bank of America, N.A. formerly known as Bank of America, NT & SA, as the owner and holder of the Notes secured by Deed of Trust dated, 03/11/1999, made by Ronnie F Chandler, Trustor(s) to Rainer Credit Company, as Trustee and Bank of America, NT & SA as Beneficiary, which Deed of Trust was recorded 03/10/1999, as Document No. 134524 in the office of the County Auditor of Skamania, State of Washington, hereby substitutes PRLAP, Inc., as trustee under said Deed of Trust.


PRLAP, Inc. hereby accepts said appointment of Trustee under the above Deed of Trust, and as successor Trustee, and pursuant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust, does hereby RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, all the state now held by it under said Deed of Trust.

IN WITNESS WHEREOF, the owner and holder above named, and PRLAP, Inc., as successor Trustee, have caused this instrument to be executed, each in its respective interest.

Dated, 12/16/2005

Bank of America, N.A. formerly known as Bank of America, NT & SA
PRLAP, Inc., trustee

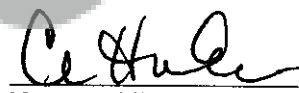

Vanessa Orozco
Vice President


Kim Haney
Assistant Vice President

STATE OF North Carolina, COUNTY OF Guilford

On 12/16/2005 before me, the undersigned, personally appeared Vanessa Orozco, Vice President and Kim Haney, Assistant Vice President personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity and that by his/her signature on the instrument the person or entity upon behalf of which the person acted, executed the instrument.
Witness my hand and official seal.

PREPARED BY:
Katriela Green
Bank of America Mortgage
4161 Piedmont PKWY Greensboro, NC 27410-8110


Notary Public
Commission Expires:

