

LORI L HIGGINS
PO Box 392
Stevenson, WA 98648



Above Space for Recorder's Use
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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, LORI L HIGGINS, was the original trustor, Mortgage Electronic Registration Systems, Inc. was the original beneficiary and T.D. ESCROW SERVICES, INC., DBA T.D. SERVICE COMPANY was the original trustee ("Original Trustee"), under that certain Deed of Trust dated 01/18/2009 and recorded 01/29/2009, in Book N/A, Page N/A, Doc #2009171948 of Official Records of the County of SKAMANIA, State of Washington.

WHEREAS, Bank of America, N.A., is the current beneficiary of record "(Beneficiary)" of the Deed of Trust and the investor is Federal National Mortgage Association ("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, Bank of America, N.A., acting on behalf of the Investor as its servicer, hereby substitutes ReconTrust Company, N.A. as new trustee ("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 it under said Deed of Trust.

Dated: 06/10/13

Bank of America, N.A.,

ReconTrust Company, N.A.

By:

JoAnne Hewett Miller
Assistant Vice President

By:

Sergio Mejia
Assistant Vice President

STATE OF ARIZONA,
COUNTY OF MARICOPA

On 6-10-13, before me, Marcela Laura Lagrana, Notary Public, personally appeared JoAnne Hewett Miller, Assistant Vice President of Bank of America, N.A., and Sergio Mejia, 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.



Marcela Laura Lagrana
Notary Public for said State and County

Recording Requested By And
When Recorded Return To:
ReconTrust Company, N.A.
2575 W. Chandler Blvd., Mail Stop: AZ1-804-02-11
Chandler, AZ 85224
(800) 540-2684