

JOHN FREDERICK RATCHYE, LAURENCE VERNHES  
512 Little Rock Creek Rd  
Cook, WA 98605

Above Space for Recorder's Use

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**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

WHEREAS, JOHN FREDERICK RATCHYE, LAURENCE VERNHES was the original trustor, Mortgage Electronic Registration Systems, Inc. was the original beneficiary and SKAMANIA COUNTY TITLE COMPANY was the original trustee ("Original Trustee"), under that certain Deed of Trust dated 01/27/2011 and recorded 01/31/2011, in Book N/A, Page N/A, Doc # 2011177609 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 Bank of America, N.A. ("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: 03/28/2016

Bank of America, N.A.

ReconTrust Company, N.A.

By:   
Kelly Petersoli, Assistant Vice President

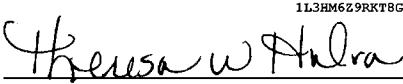
By:   
Jeffrey C. Evans, Assistant Vice President

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: Kelly Petersoli, Assistant Vice President of Bank of America, N.A. and Jeffrey C. Evans, Assistant Vice President of ReconTrust Company, N.A.

Date: 03/28/2016

THERESA W HULVA  
Electronic Notary Public  
Guilford County  
State of North Carolina  
My Commission Expires: 04/27/2020



Theresa W Hulva, Notary Public for said State and County

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