BANK OF AMERICA

Vol M99 Page 33913

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When Recorded Mail To

BANK OF AMERICA c/o Consolidated Reconveyance 24011 Ventura Boulevard, 2nd Floor Calabasas, Ca 91302

State of Oregon, County of Klamath Recorded 8/23/99, at 1:51 p.m. In Vol. M99 Page 33913 Linda Smith County Clerk FeeS /3

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Loan Number: 50209796255001 Other: Recon Number: 156990

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, BOB A. GREGORY AND SHELLEY M. GREGORY was/were the original Trastor(s),

TICOR TITLE INSURANCE COMPANY was the original Trustee, and BANK OF AMERICA OREGON was the original Beneficiary under that certain Deed of Trust dated 1/5/93, recorded 1/7/93 in KLAMATH County, Oregon, under

WHEREAS, the undersigned as present Beneficiary, having been paid in full on said Deed of Trust and its corresponding note and desires to substitute a new Trustee under said Deed of Trust in place and stead of said original Trustee thereunder. Now, therefore, the madersigned hereby substitutes: Chicago Title Insurance Company, as Trustee under said Deed of Trust and threets Charge Tale Insurance Company to reconvey, without warranty, to the parties entitled thereto the estate now

Dated: 7/20/99

Bank of America Oregon

KARIN BARMUTA

VICE PRESIDENT

STATE OF WASHINGTON COUNTY OF KING

This instrument was acknowledged before me on 7/20/99

by KARIN BARMUTA as an agon of BANK OF AMERICA OREGON.

Chicago Title Insurance Company, hereby accepts the foregoing appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to a written request of the present Beneficiary and in accordance with the provisions of said Deed of Trust, does hereby convey to the person or persons legally entailed thereto, without warranty, the estate, title and interest now held by the undersigned in and to the premises more fully described in said Deed of Trust.

Dated: 7/20/99

By: Chicago Dele Inpurance Company, as Trustee

Joe Leca - Authorized Signor

State of California County of Los Angeles

This instrument was acknowledged before me on 7/20/99

by Chicago Title Insurance Company

Notary Public

SAMANTHA PAO -16671 1 100 04 PLSIC - CEEF10

Las Angeles Court