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Recording Requested By

BANK OF AMERICA

When Recorded Mail To

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

State of Oregon, County of Klamath Recorded 10/05/99, at 10:53 a.m. In Vol. M99 Page 39625 Linda Smith. FeeS /500 County Clerk

Loan Number: 50204617805001 Other: Recon Number: 158828

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, ROBERT RALPH RITTER AND PATRICIA MARIE RITTER

was/were the original Trustor(s),

ASPEN TITLE & ESCROW was the original Trustee, and BANK OF AMERICA OREGON was the original Beneficiary under that certain Deed of Trust dated 11/13/91, recorded 11/18/91 in KLAMATH County, Oregon, under Document Number or Book M91, Page 24067.

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 undersigned hereby substitutes: Chicago Title Insurance Company, as Trustee under said Deed of Trust and directs Chicago Title Insurance Company to reconvey, without warranty, to the parties entitled thereto the estate now held by him under said Deed of Trust.

Dated: 8/2/99

Bill Brockman

Senior Operations Manager

STATE OF WASHINGTON **COUNTY OF KING** 

This instrument was acknowledged before me on 8/2/99

by Bill Brockman as an agent of Mr.k of America, N.A., formerly Bank of America Oregon.

Notary

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 entitled 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: 8/2/99

By: Chicago Title Insurance Company, as Trustee

Authorized Signor

State of California County of Los Angeles

This instrument was acknowledged before me on 8/2/99

Chiqago Title Insurance Company

SAMANDER PINO Commission # 119905 otary Public — Californ Los Angeles County