Recording Requested By

Vol_M99 Page 43778

State of Oregon, County of Klamath Recorded 11/02/99, at 1:52 p.m. In Vol. M99 Page Linda Smith,

County Clerk

When Recorded Mail To

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

Loan Number: 50215351116999 Other: Recon Number: 161948

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, HOPE BRICCO

was/were the original Trustor(s),

ASPEN TITLE & ESCROW, INC. was the original Trustee, and BANK OF AMERICA NT & SA was the original Beneficiary under that certain Deed of Trust dated 8/11/98, recorded 8/13/98 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 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: 9/9/99

Bank of America, N.A., formerfy Bank of America NT & SA

Karin Barmuta Vice President

STATE OF WASHINGTON COUNTY OF KING

This instrument was acknowledged before me on 9/9/99

by Karin Barmuta as an agent of Bank of America, N.A., formerly Bank of America NT & SA.

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: 9/9/99

By: Chicago Title Insurance Company, as Trustee

Joe Luca Authorized Signor

State of California County of Los Angeles This instrument was acknowledged before me on 9/9/99

Chicago Title Insurance Company

Notary Public

VANESSA PEREZ Commission # 1134846 lotory Public - Collionia Los Angeles County