

When Recorded Mail To

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

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE.

Loan Number: 50291017836999

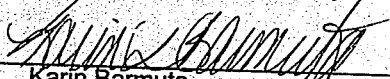
Recon Number: 164182

WHEREAS JOHN E. GERBERT AND CARROLL ZON GERBERT was/were the Original Trustor, and Original Trustee ASPEN TITLE & ESCROW, INC. as Trustee, and BANK OF AMERICA OREGON, as Beneficiary under that certain Deed of Trust recorded on 8/24/95 in the Office of the County Recorder of KLAMATH, Oregon as Document Number, Book M95 and Page 22819.

Whereas, the undersigned, as the present Beneficiary(s) 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 original Trustee, 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.

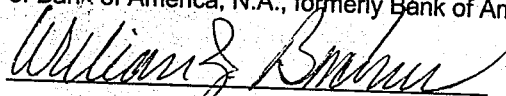
Dated: 10/22/99

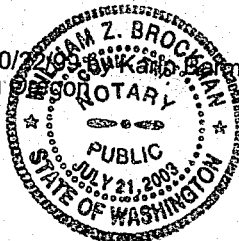
Bank of America, N.A., formerly Bank of America Oregon


Karin Barnuta
Vice President

STATE OF WASHINGTON
COUNTY OF KING

This instrument was acknowledged before me on 10/22/99 by Karin Barnuta as an agent of Bank of America, N.A., formerly Bank of America Oregon.


Notary Public



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.

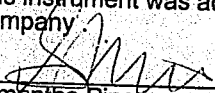
Dated: 10/22/99

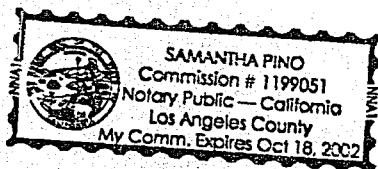
By: Chicago Title Insurance Company, as Trustee


Joe Luca

State of California County of Los Angeles

This instrument was acknowledged before me on 10/22/99 by Chicago Title Insurance Company


Samantha Pino
Notary Public
BOA2 Oregon Note



State of Oregon, County of Klamath
Recorded 11/16/99, at 8:56 a.m.
In Vol. M99 Page 45416
Linda Smith,
County Clerk Fee \$ 15.00