

When Recorded Mail To .

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

State of Oregon, County of Klamath
Recorded 3/01/00, at 11:11 A m.
In Vol. M00 Page 6455
Linda Smith,
County Clerk Fee\$ 26.00

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE.

Loan Number: 50209804905001 Recon Number: 159754

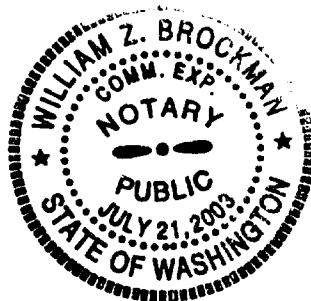
WHEREAS GAROLD V. FERGUSON, JR. AND PAMELA K. FERGUSON was/were the Original Trustor, and Original Trustee TRANSAMERICA TITLE INSURANCE COMPANY as Trustee, and BANK OF AMERICA OREGON, as Beneficiary under that certain Deed of Trust recorded on 1/13/93 in the Office of the County Recorder of KLAMATH, Oregon as Document Number 56350, Book M93 and Page 961.

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: 2/7/00

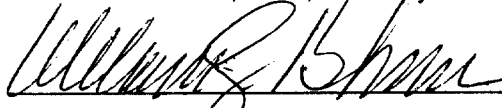
Bank of America, N.A., formerly Bank of America Oregon


Karin Barmuta
Vice President



STATE OF WASHINGTON
COUNTY OF KING

This instrument was acknowledged before me on 2/7/00 by Karin Barmuta 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 entitle 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.

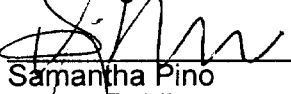
Dated: 2/7/00

By: Chicago Title Insurance Company, as Trustee


Joe Luca

State of California County of Los Angeles

This instrument was acknowledged before me on 2/7/00 by Joe Luca an Authorized Signor of Chicago Title Insurance Company .


Samantha Pino
Notary Public .
BOA2 Oregon Note