Recording Requested By: BANK OF AMERICA

When Recorded Return To:

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FIDELITY NATIONAL LPS FKA NRS 17352 DAIMLER SUITE 200 IRVINE, CA 92614-

SUBSTITUTION OF TRUSTEE

BANK OF AMERICA (CRBAOR) #:50212798276999 "OVGARD" Lender ID:/ Escrow/Title:453 Klamath, Oregon WHEREAS, the undersigned is the present Beneficiary under the Deed of Trust described as follows:

Original Trustor: RUSSELL K. OVGARD AND ELIZABETH K. OVGARD, AS TENANTS BY THE ENTIRETY

Original Beneficiary: BANK OF AMERICA NT & SA Original Trustee: ASPEN TITLE & ESCROW INC.

Dated: 12/19/97

Recorded on 12/19/97 as Instrument No. 50404 Book M97, Page 41336,

In the County of KLAMATH, State of OREGON

Property Address: 5524 Bel Aire Dr, Klamath Falls, OR, 97603

AND WHEREAS, the undersigned, who is the present Beneficiary under said Deed of Trust, desires to appoint a successor Trustee under said Deed of Trust in the place and stead of present Trustee thereunder;

Now therefore, the undersigned hereby appoints FIDELITY NATIONAL TITLE INSURANCE COMPANY whose address is 17352 DAIMLER STREET SUITE 200, IRVINE, CA 92614 as Successor Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately.

BANK OF AMERICA, N.A., FORMERLY BANK OF

AMERICA NT & On Stall

(DATE)

KARIN BARMUTA, VICE PRESIDENT

NHE M VO ONN Eta MOTARL

STATE OF Washington COUNTY OF King

on 3.2000 before me, JEANNE M. JOYCE, a Notary Public in and for the County of King County, State of Washington, personally appeared KARIN BARMUTA, VICE PRESIDENT, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

JEANNE M. JOYCE Notary Expires: 03/14/2004

(This area for notarial seal) FNLPS fka NRS, 17352 Daimler Street, Suite 200, Irvine, Ca 92614 1 800 773 8287 MNF-20000512-0045 ORKLAMA KLAMATH OR BAT: 111100/50212798276999 KXORSUB1

> State of Oregon, County of Klamath Recorded 06/19/00, at 4:06 c. m. In Vol. M00 Page 22074 Linda Smith.

County Clerk Fee\$_2/ **

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