

This instrument must be recorded in:  
KLAMATH County, OR

Recording Requested By:  
BANK OF AMERICA

When Recorded Mail To:  
FIDELITY NATIONAL LPS  
2520 N. REDHILL AVE., SUITE 120  
SANTA ANA, CA 92705

State of Oregon, County of Klamath  
Recorded 11/21/00, at 2:42 p. m.  
In Vol. M00 Page 42048  
Linda Smith,  
County Clerk Fee\$ 26<sup>00</sup>

LOAN #: 50286990689002 CODE: CRBA LPS#:

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

WHEREAS, BANK OF AMERICA, N.A., FORMERLY BANK OF AMERICA OREGON is the current holder of note dated: 11/28/95, Original Amount: \$57,348.00 where there was a Deed of Trust recorded 12/04/95 as Instrument # --, Book: M95 Page: 33031, and KALMATH COUNTY TITLE COMPANY is the present Trustee under said Deed of Trust, and PAUL J. NIELSON AND MARGARET A. NIELSON, HUSBAND AND WIFE is the trustor/grantor, and BANK OF AMERICA OREGON is the original beneficiary, and

WHEREAS, said Deed of Trust was recorded in Official Records of KLAMATH County, OR, and

WHEREAS, the undersigned having been paid in full on said Deed of Trust and its corresponding Note, desires to substitute a new Trustee under certain Deed of Trust in the place and stead of the present trustee of record, for the purpose of executing reconveyance, in the manner provided in said Deed of Trust.

Property Address: 311 LYTON, KLAMATH FALLS, OR 97601-

NOW THEREFORE, the undersigned beneficiary hereby substitutes FIDELITY NATIONAL TITLE INSURANCE COMPANY, whose address is 2520 N. Redhill Ave., # 120, Santa Ana, CA 92705 as Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately.

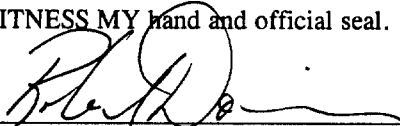
**BANK OF AMERICA, N.A., FORMERLY BANK OF AMERICA OREGON**  
Beneficiary

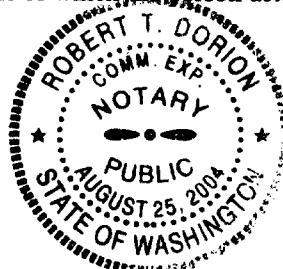
BY   
JEANNE JOYCE, OPERATIONS MANAGER  
for above Beneficiary

STATE OF WASHINGTON  
COUNTY OF KING

On 11/3/00 before me, ROBERT DORION, a Notary Public in and for KING County in the State of WASHINGTON, personally appeared JEANNE JOYCE, OPERATIONS MANAGER, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS MY hand and official seal.


  
ROBERT DORION  
Notary Public



**FULL RECONVEYANCE**

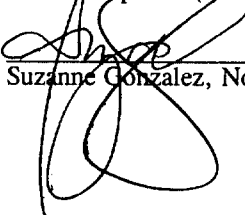
FIDELITY NATIONAL TITLE INSURANCE COMPANY, hereby accepts the foregoing appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to a written request of the present Beneficiary and in accordance with the provisions of said Deed of Trust, Does Hereby Reconvey without warranty, to the person or persons legally entitled thereto, the estate, title and interest now held by it under said Deed of Trust, describing the land therein as more fully described in said Deed of Trust.

Date: 11/6/00  
By: FIDELITY NATIONAL TITLE INSURANCE COMPANY, as Trustee

  
MICHELLE BARNEY, VICE PRESIDENT  
State of California

County of Orange

ON 11/6/2000, before me, Suzanne Gonzalez, a Notary in and for the County of Orange, State of California, personally appeared MICHELLE BARNEY, VICE PRESIDENT, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name 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(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

  
Suzanne Gonzalez, Notary Public

