

THIS INSTRUMENT MUST BE RECORDED IN:
KLAMATH County, OR

State of Oregon, County of Klamath
Recorded 02/27/01, at 9:43 m.
In Vol. M01 Page 7600
Linda Smith,
County Clerk Fee \$ 26⁰⁰

RECORDING REQUESTED BY:
BANK OF AMERICA ID & OR (CRBA)

WHEN RECORDED MAIL TO: Fidelity National
Loan #: 50289645876999 LPS #: 57217

Bin #: 1-12-01A

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, BANK OF AMERICA, N.A., FORMERLY BANK OF AMERICA NT & SA is the current holder of note dated: 05/07/1998, Original Amount: 68000 where there was a Deed of Trust recorded 05/12/1998 as Instrument # 58031, Book: M98 Page: 16141, and ASPEN TITLE AND ESCROW INC. is the present Trustee under said Deed of Trust, and BERNARD DE GROOT AND GWEN E. DE GROOT, AS TENANTS BY THE ENTIRETY is the trustor/grantor, and BANK OF AMERICA NT & SA 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: 4013 KELLEY DR, KLAMATH FALLS, OR 97603-

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 NT & SA
Beneficiary

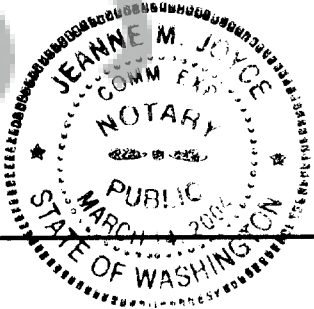
BY [Signature]
Karin L. Barmuta, Vice President
for above Beneficiary

STATE OF Washington
COUNTY OF King

On 1/24/01 before me, JEANNE M. JOYCE, a Notary Public in and for King County in the State of Washington, personally appeared Karin L. Barmuta, Vice President, 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.

[Signature]
JEANNE M. JOYCE
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: 2/13/01
By: [Signature]
FIDELITY NATIONAL TITLE INSURANCE COMPANY, as Trustee
Michelle Barney, Vice President

State of California
County of Orange

ON Feb. 1, 2001, 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.

[Signature]
Suzanne Gonzalez, Notary Public



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