THIS INSTRUMENT MUST BE RECORDED IN: KLAMATH County, OR

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

WHEN RECORDED MAIL TO: Fidelity National LPS PO Box 19523

Irvine, CA 92623-9523 Loan #: 50209893435001 State of Oregon, County of Klamath Recorded 02/27/01, at 9:43a m. In Vol. M01 Page 7401 Linda Smith, Fee\$ 26 00 County Clerk

Bin #: 1-16-01B

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

LPS #: 57809

WHEREAS, BANK OF AMERICA, N.A., FORMERLY BANK OF AMERICA OREGON is the current holder of note dated: 03/10/1993, Original Amount: 26000 where there was a Deed of Trust recorded 03/17/1993 as Instrument # 58769, Book: M93 Page: 5539, and TRANSAMERICA TITLE INSURANCE COMPANY is the present Trustee under said Deed of Trust, and KENNETH L. DOUGLAS is the trustor/grantor, and BANK OF AMERICA OREGON is the original beneficiary,

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

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: 1865 ACADEMY, 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

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Karin L. Barmuta, Vice President for above Beneficiary

STATE OF Washington

COUNTY OF King on /24/01 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, her sison acted,
son acted,
son acted,
son acted, executed the instrument.

WITNESS MY hand and official seal.

JEANE 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.

MATIONAL TITLE INSURANCE COMPANY, as Trustee Date: FINE By:

Michelle Barney, Vice President

State of California

County of Orange ON FCD 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.

Suzannie Gorzalez,

Notary Public

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SUZANNE GONZALEZ Commission #1164702 Notary Public - California Orange County My Comm. Expires Dec 7, 2001

PUBLIC

OF WASHIN