

THIS INSTRUMENT MUST BE RECORDED IN:  
KLAMATH County, OR

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

WHEN RECORDED MAIL TO:  
GARY WILLHIDE  
2525 YONNA STREET  
KLAMATH FALLS, OR 97601-

Loan #: 50211607616999

LPS #: 70317

Bin #: 3-15-01B

State of Oregon, County of Klamath  
Recorded 04/10/01, at 9:40a m.  
In Vol. M01 Page 14663  
Linda Smith,  
County Clerk Fee \$ 26<sup>00</sup>

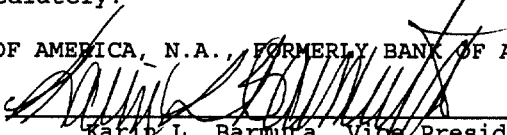
**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

WHEREAS, BANK OF AMERICA, N.A., FORMERLY BANK OF AMERICA NT & SA is the current holder of note dated: 06/20/1997, Original Amount: \$28000 where there was a Deed of Trust recorded 06/20/1997 as Instrument # 39694, Book: M97 Page: 19202, and ASPEN TITLE & ESCROW, INC. is the present Trustee under said Deed of Trust, and GARY L. WILLHIDE 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: 2525 YONNA STREET, 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.  
March 16, 2001

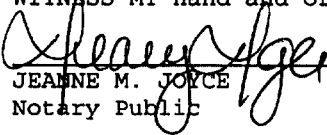
BANK OF AMERICA, N.A., FORMERLY BANK OF AMERICA NT & SA

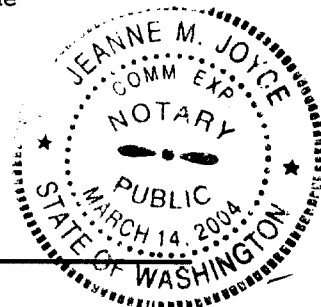
BY   
Karin L. Barmuta, Vice President  
for above Beneficiary

STATE OF WA  
COUNTY OF KING

On 3/21/01 before me, JEANNE M. JOYCE, a Notary Public in and for KING County in the State of WA, 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.

  
JEANNE M. JOYCE  
Notary Public



**FULL RECONVEYANCE**

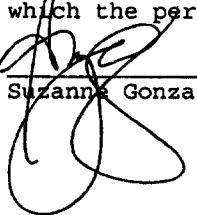
FIDELITY NATIONAL TITLE INSURANCE COMPANY, hereby accepts the foregoing appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to a written request of the present Beneficiary and in accordance with the provisions of said Deed of Trust, Does Hereby Reconvey without warranty, 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: 3/26/01  
By: FIDELITY NATIONAL TITLE INSURANCE COMPANY, as Trustee

  
Michelle Barney, Vice President

State of California  
County of Orange

ON March 26, 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.

  
Suzanne Gonzalez, Notary Public

