

State of Oregon, County of Klamath
Recorded 06/08/01, at 11:41a m.
In Vol. M01 Page 26998
Linda Smith.
County Clerk Fee \$ 26.00

THIS INSTRUMENT MUST BE RECORDED IN:
KLAMATH County, OR

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

WHEN RECORDED MAIL TO:

AMERICAN TITLE
222 S. 6TH ST.
KLAMATH FALLS, OR 97601-

Loan #: 50290653766999

LPS #: 90901

Bin #: 04-26-01A

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, BANK OF AMERICA, N.A., FORMERLY BANK OF AMERICA OREGON is the current holder of note dated: 06/26/1995, Original Amount: \$26400 where there was a Deed of Trust recorded 06/27/1995 as Instrument # 2134, Book: M95 Page: 16847, and KLAMATH COUNTY TITLE COMPANY is the present Trustee under said Deed of Trust, and CLIFFORD J. STEMLER AND RONALD JAMES STEMLER, NOT AS TENANTS IN COMMON BUT WITH A RIGHT OF SURVIVORSHIP 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: 2210 WHIE AVE, 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. April 30, 2001

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

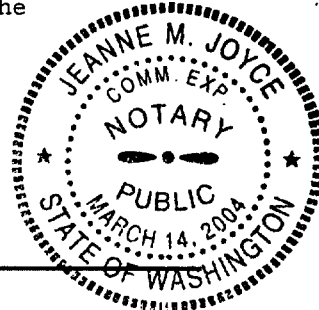
BY Karin L. Barmuta
Karin L. Barmuta, Vice President
for above Beneficiary

STATE OF WA
COUNTY OF KING

On 5-4-01 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
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: 5/10/01

By: FIDELITY NATIONAL TITLE INSURANCE COMPANY, as Trustee

Michelle Barney
Michelle Barney, Vice President

State of California
County of Orange

ON 5-10-2001, 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
Suzanne Gonzalez, Notary Public

