Fee\$ 2600

State of Oregon, County of Klamath Recorded 10/03/01 at 9:14a m.

MOTARL

PUBLIC

In Vol. M01 Page 50559

THIS INSTRUMENT MUST BE RECORDED IN: KLAMATH County, OR

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

WHEN RECORDED MAIL TO: When Recorded mail to: Fidelity National- LPS P.O. Box 19523, Irvine, CA 92523 CRBA

-5148

Loan #: 50212597129001

LPS #: 159497

Bin #: 8-20-01B

Linda Smith,

County Clerk

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: 05/15/1998, Original Amount: \$18776.25 where there was a Deed of Trust recorded 05/18/1998 as Instrument # 58312, Book: M98 Page: 16804 and ASPEN TITLE & ESCROW is the present Trustee under said Deed of Trust, and JACQUELYN L. HILYARD 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,

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: 5498 MILLER AVE, KLAMATH FALLS, OR 97603-5148

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 origial Trustee, effective immediately. August 21, 2001

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

BY

orde, Operations Manager for above Beneficiary

STATE OF WA

On AUG 3 0 2001 before me, Blair Mulholland, a Notary Public in and for KING County in the State of WA, personally appeared Jeannie 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. MULHOLAND OTARL

WITNESS MY hand and off fial seal.

Blair Mulholland

Notary Public

FULL RECONVEYANCE

OF WASHING 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:

NATIONAL TITLE INSURANCE COMPANY, as Trustee FIDELI

President Michelle Barney,

State of California

County of Orange ON 9-6-2001

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.

onzalez, Notary Public

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