State of Oregon, County of Klamath Recorded 10/12/01 at //:00a m. In Vol. M01 Page 5 2048

County Clerk Fee\$ 2600

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THIS INSTRUMENT MUST BE RECORDED IN: KLAMATH County, OR

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

WHEN RECORDED MAIL TO: JENNIFER SCHUURMAN 1109 PINE ST KLAMATH FALLS, OR 97601-

Loan #: 50217273126999

Bin #: 07-13-01A

Linda Smith,

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

LPS #: 140714

WHEREAS, BANK OF AMERICA, N.A. is the current holder of note dated: 10/28/1999, Original Amount: \$20000 where there was a Deed of Trust recorded 10/29/1999 as Instrument # --, Book: M99 Page: 43253, and CHICAGO TITLE INSURANCE COMPANY is the present Trustee under said Deed of Trust, and JENNIFER SCHUURMAN, WHO ACQUIRED TITLE AS JENNIFER DUNESME is the trustor/grantor, and BANK OF AMERICA , N.A. 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: 1109 PINE ST, 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 origial Trustee, effective immediately. $\underline{\hspace{0.1cm}}$ July 17, 2001

BANK OF AMERICA, N.A.
in L. Chester, Vice President BY Karin L. Chester, for above Beneficiary

STATE OF WA

COUNTY OF KING On JUL 19 2001 before me, Blair Mulholland, a Notary Public in and for KING County Description on July appeared Karin L. Chester, 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. MULHOLARIA

mulhelan

Blan Blair Mulholland 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.

FIRESTY NATIONAL TITLE INSURANCE COMPANY, as Trustee Date:

Vice President

State of California

County 26 Orange ON 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 entiry upon behalf of which the person(s) acted, executed the instrument.

ر, Notary Public

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