

'01 OCT 12 AM 11:03

161 M01 Page 52049

THIS INSTRUMENT MUST BE RECORDED IN:
KLAMATH County, OR

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

WHEN RECORDED MAIL TO:
PEGGY DUFF
122 LINCOLN ST
KLAMATH FALLS, OR 97601-

Loan #: 50217030816998

LPS #: 144230

Bin #: 07-23-01A

State of Oregon, County of Klamath
Recorded 10/12/01 at 11:03a m.
In Vol. M01 Page 52049
Linda Smith,
County Clerk Fee \$ 26⁰⁰-

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, BANK OF AMERICA, N.A. is the current holder of note dated: 08/25/1999, Original Amount: \$12000 where there was a Deed of Trust recorded 08/26/1999 as Instrument # --, Book: M99 Page: 34489, and CHICAGO TITLE INSURANCE COMPANY is the present Trustee under said Deed of Trust, and PEGGY D. DUFF 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, 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: 122 LINCOLN 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 original Trustee, effective immediately. July 24, 2001

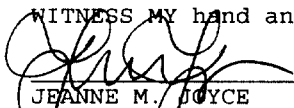
BANK OF AMERICA, N.A.

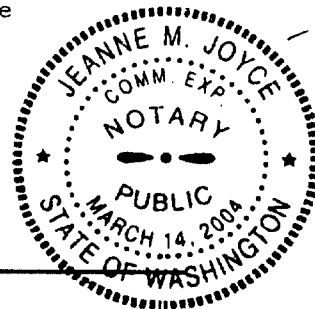
BY 
Karin L. Chester, Vice President
for above Beneficiary

STATE OF WA
COUNTY OF KING

On 10/27/01 before me, JEANNE M. JOYCE, a Notary Public in and for KING County in the State of WA, personally 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.


JEANNE M. JOYCE
Notary Public

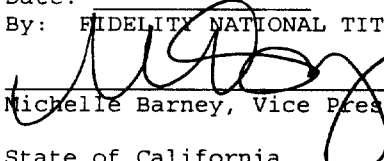


FULL RECONVEYANCE

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.

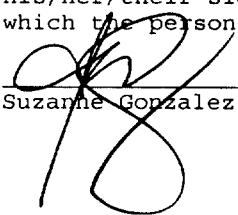
Date: SEP 28 2001

By: FIDELITY NATIONAL TITLE INSURANCE COMPANY, as Trustee


Michelle Barney, Vice President

State of California
County of Orange

ON SEP 28 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

