| State of Oregon, County of Klama | ıth |
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| B 1 101/04/0000 14 44/ | m. |
| Vol M02, Pg 5/6 | |
| Linda Smith, County Clerk | |
| Fee \$ 26.00 # of Pgs / | |

THIS INSTRUMENT MUST BE RECORDED IN: KLAMATH County, OR

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

When Recorded Mail to: Fidelity National-LPS P.O. BOX 19523 IRVINE. CA 92623-9523

-1575

Loan #: 50214043676998 LPS #: 260876 Bin #: 12-06-01A

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, BANK OF AMERICA, N.A., FORMERLY BANK OF AMERICA OREGON is the current holder of note dated: 3/15/96, Original Amount: \$40000 where there was a Deed of Trust recorded 3/18/96 as Instrument # --, Book: M96 Page: 7176 and ASPEN TITLE & ESCROW, INC is the present Trustee under said Deed of Trust, and JANNETTE M. MATCHETT 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

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: 1680 PINCECREST DR. VIAMATH FALLS OR 0.2601 1575

Property Address: 1680 RIDGECREST DR, KLAMATH FALLS, OR 97601-1575

NOW THEREFORE, the undersigned beneficiary hereby substitutes FIDELITY NATIONAL TITLE INSURANCE COMPANY, whose address is 15661 Redhill Ave., # 200, Tustin, CA 92780 as Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately. December 06, 2001

BANK OF AMERICA, MAA., FORMERLY BANK OF AMERICA OREGON

BY

S. Monastesse, Authorized Signor

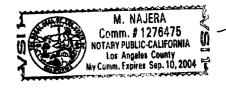
for above Beneficiary

ORANGE
ON NAJER

ON 12-11-01 before me,
and for 1.A. County in the State of 1.A. personally appeared S. Monastesse,
Authorized Signor, 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.

Notary Public M. NAJERA



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:

By: FIDELITY MATIONAL TITLE INSURANCE COMPANY, as Trustee

Lisa Kimbrough, Masistant Nice President

State of California

County of Orange

ON /2.20 -0/, before me, Sumanne Conzalez, a Notary in and for the County of Orange, State of California, personally appeared Lisa Kimbrough, Assistant 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 Conzalez, Motory Public
T-10PE2

T. LOPEZ
Comm. # 1211341
NOTARY PUBLIC CALIFORNIA
Orange County
My Comm. Expires Feb. 21, 2003