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State of Oregon, County of Klamath
 Recorded 01/25/2002 12:11 P m.
 Vol M02, Pg 4921
 Linda Smith, County Clerk
 Fee \$ 26.00 # of Pgs 1

THIS INSTRUMENT MUST BE RECORDED IN:
 KLAMATH County, OR

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

WHEN RECORDED MAIL TO:
 WILLIAM DUDEK
 3943 REDONDO WAY
 KLAMATH FALLS, OR 97603-

Loan #: 5021277226999

LPS #: 159023

Bin #: 08-15-01A

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: 12/19/1997, Original Amount: \$30000 where there was a Deed of Trust recorded 12/22/1997 as Instrument # 50434, Book: M97 Page: 41406, and KLAMATH COUNTY TITLE COMPANY is the present Trustee under said Deed of Trust, and WILLIAM E. DUDEK AND SHARON A. DUDEK, HUSBAND AND WIFE 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, 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: 3943 REDONDO WAY, KLAMATH FALLS, OR 97603-

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 3, 2001

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

BY

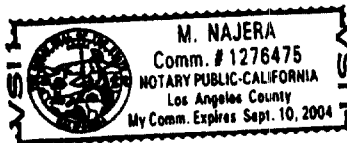
[Signature]
 S. Monastesse, Authorized Signor
 for above Beneficiary

STATE OF California
 COUNTY OF Orange

On 12-11-01 before me, M. NAJERA, a Notary Public in and for Orange County in the State of California, 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: 12-19-01

By: FIDELITY NATIONAL TITLE INSURANCE COMPANY, as Trustee

[Signature]
 Lisa Kimbrough, Assistant Vice President

State of California
 County of Orange

ON 12-19-01, before me, T. LOPEZ, 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.

[Signature]
 Suzanne Gonzalez, Notary Public

T. LOPEZ