

THIS INSTRUMENT MUST BE RECORDED IN:
KLAMATH County, OR

State of Oregon, County of Klamath
Recorded 06/10/2002 9:39 a.m.
Vol M02, Pg 33754
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

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

When recorded mail to:
Fidelity Nat'l LPS P.O. Box
19523 Irvine, CA 92623-9523

Loan #: 50217003686998 LPS #: 543641 Bin #: 05-16-02A

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, BANK OF AMERICA, N.A. is the current holder of note dated: 8/23/99, Original Amount: \$30000 where there was a Deed of Trust recorded 8/24/99 as Instrument # --, Book: M99 Page: 34088, and CHICAGO TITLE INSURANCE COMPANY is the present Trustee under said Deed of Trust, and DENNIS L. ROSS AND THERESE ROSS, HUSBAND AND WIFE 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: 9810 BUESING RD, 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. May 17, 2002

BANK OF AMERICA N.A.

BY

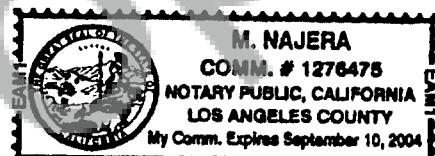
M. Najera
S. Monastesse, Authorized Signor
for above Beneficiary

STATE OF California
COUNTY OF Orange

On MAY 22 2002 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.

M. Najera
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: MAY 24 2002

By: FIDELITY NATIONAL TITLE INSURANCE COMPANY, as Trustee

J. Garcia
Lisa Kimbrough, Assistant Vice President

State of California
County of Orange

ON 5-24-02, before me, J. Garcia, 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.

J. Garcia
Notary Public

