

State of Oregon, County of Klamath
Recorded 12/10/2002 9:05 a m.
Vol M02, Pg 71573
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:
Fidelity Nat'l LPS P.O. Box
19523 Irvine, CA 92623-9523

Loan #: 50289330536998 LPS #: 844831 Bin #: 10-28-02A



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, BANK OF AMERICA, N.A., FORMERLY BANK OF AMERICA OREGON is the current holder of note dated: 2/7/95, Original Amount: \$19200.00 where there was a Deed of Trust recorded 2/7/95 as Instrument # --, Book: M95 Page: 2770, and ASPEN TITLE & ESCROW, INC is the present Trustee under said Deed of Trust, and FRANK X. HERNANDEZ AND RENEE R. HERNANDEZ, AS TENANTS BY THE ENTIRETY 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 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: 316 W OREGON AVE, KLAMATH FALLS, OR 97601-
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. October 29, 2002

BANK OF AMERICA, N.A., FORMERLY BANK OF AMERICA OREGON

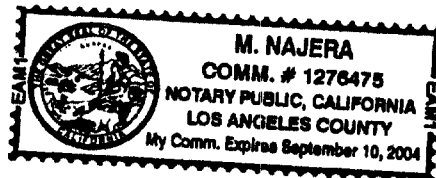
BY [Signature]
D. Noble, Authorized Signor
for above Beneficiary

STATE OF California
COUNTY OF Orange

On NOV 4 2002 before me, M. Najera, a Notary Public in and for Orange County in the State of California, personally appeared D. Noble, Authorized Signor, personally known to me 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.

[Signature]
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: 11-11-02

By: FIDELITY NATIONAL TITLE INSURANCE COMPANY, as Trustee

[Signature]
Michelle Barney Vice President
Christina Ling Assistant Vice President

State of California
County of Orange

Christina Ling Assistant Vice President

ON 11-11-02, before me, J. Garcia, a Notary in and for the County of Orange, State of California, personally appeared Michelle Barney, Vice President, personally known to me 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]
J. Garcia Notary Public

