

Recording Requested By:
Michele Klein

Vol M01 Page 3956

When Recorded Return To:

AURORA LOAN SERVICES INC.
601 5TH AVE
SCOTTSBLUFF, NE 69361-

State of Oregon, County of Klamath
Recorded 01/31/01, at 3:12 p.m.
In Vol. M01 Page 3956
Linda Smith,
County Clerk Fee\$ 21.60

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

AURORA LOAN SERVICES INC. EMERALD #0008134512 "GOINS" Lender ID:/ Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 10/16/1997 made by LYNDIA D. GOINS, as the original Grantor(s), to KLAMATH COUNTY TITLE, as the original Trustee, for the benefit of MORTGAGEDIRECT, A CALIFORNIA CORPORATION, as the original beneficiary, which Deed of Trust was recorded on 10/28/1997, as Instrument No. , Book M97, Page 35438, in the official records of KLAMATH County, OREGON

The undersigned HEREBY SUBSTITUTES FIRST AMERICAN TITLE INS CO OF OREGON, Trustee in lieu of the above named Trustee under said Deed of Trust.

FIRST AMERICAN TITLE INS CO OF OREGON hereby accepts said appointments as Trustee under said Deed of Trust and, as Successor Trustee, pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey, without any covenant or warranty express or implied, to the person or persons legally entitled thereto, all of the state held by the undersigned under said Deed of Trust.

IN WITNESS WHEREOF, the present beneficiary and FIRST AMERICAN TITLE INS CO OF OREGON have caused these presents to be executed by their duly authorized officers on the dates below written.

AURORA LOAN SERVICES INC.

On January 17, 2001

By: [Signature]
YVONNE STICH, SR. VICE PRESIDENT



By: First American Title Ins Co of
OREGON as Trustee

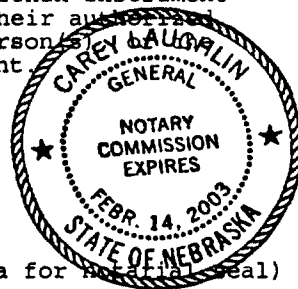
On _____ (DATE)

By: _____

State of Nebraska, County of Scotts Bluff

ON January 17, 2001, before me, CAREY LAUGHLIN, a Notary Public in and for the County of Scotts Bluff County, State of Nebraska, personally appeared YVONNE STICH, SR. VICE PRESIDENT, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) 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 on the instrument the person(s) and the entity upon behalf of which the person(s) acted, executed the instrument

Carey Laughlin
CAREY LAUGHLIN
Notary Expires: 02/14/2003



(This area for Notarial Seal)

State of _____, County of _____
On this _____, before me, a Notary Public qualified for said county, came _____, known to me to be the identical person(s) who signed the foregoing instrument and acknowledged the execution thereof to be their voluntary act and deed.

Witness my hand and seal on _____

Notary Expires: / /

(This area for notarial seal)

Aurora Loan Services Inc., 601 5th Ave, Scottsbluff, NE 69361
SJF-20010117-0070 ORKLAMA KLAMATH OR BAT: 2867/0008134512 KXORSUB1