

**SUBSTITUTION OF TRUSTEE**

KNOW ALL BY THESE PRESENTS that JUDY HAGER, AN UNMARRIED WOMAN AND, THOMAS ROBBINS, AN UNMARRIED MAN is the grantor, AMERITITLE is the trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. is the beneficiary under that certain Trust Deed dated March 30, 2001, recorded April 3, 2001 in Book/Reel/Volume/No: M01 at Page 13745, and/or as Fee/File/Instrument/Microfilm/Reception No. ---- of the Records of KLAMATH County, Oregon.

The undersigned, who is the present beneficiary under the trust deed, desires to appoint a new trustee in the place and instead of the original trustee named above.

NOW, THEREFORE, the undersigned hereby appoints FIDELITY NATIONAL TITLE INSURANCE COMPANY, c/o Attorneys Equity National Corporation, whose address is 23721 Birtcher Drive, Lake Forest, CA 92630, as successor trustee under the trust deed, to have all the power of the original trustee, effective immediately.

In construing this instrument, and whenever the context so requires, the singular includes the plural. IN WITNESS WHEREOF, the undersigned beneficiary has executed this document. If the undersigned is a corporation, it has caused its name to be signed and its seal, if any, affixed by an officer or other person duly authorized to do so by order of its board or directors.

January 2, 2002

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC.

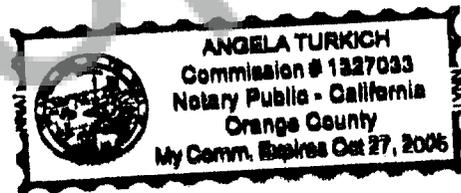
**PAIGE WALLACE**  
ASSISTANT VICE PRESIDENT

State of California  
County of Orange

On this 2 day of Jan, 2002 before me, Angela Turkich, a Notary Public in and for said county and state, personally appeared Paige Wallace, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name subscribed to the within instrument and acknowledged that he/she executed the same.

WITNESS my hand and official seal.

Notary public in and for said County and State



**SUBSTITUTION OF TRUSTEE - OR**

Trustee Sale Number: **52836-F**  
Loan Number: **1000711009**  
TSG Number: **1016121**

State of Oregon, County of Klamath  
Recorded 01/04/2002 10:56 a. m.  
Vol M02, Pg 535  
Linda Smith, County Clerk  
Fee \$ 21.00 # of Pgs 1

When recorded return to:  
Fidelity National Title Ins Co.  
ATTORNEYS EQUITY NATIONAL CORPORATION  
23721 BIRTCHER DRIVE  
LAKE FOREST, CA 92630