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Deloitte & Touche LLP
7666 E. 61ST St., Ste. 450
Tulsa, OK 74133

State of Oregon, County of Klamath
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Linda Smith, County Clerk
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FHA CASE NO.: 431-3460262

SUBSTITUTION OF TRUSTEE

WHEREAS, Mel Martinez, Secretary of Housing and Urban Development, whose address is 451 Seventh Street, S.W., Washington, DC 20410, his successors and assigns, the present Beneficiary of record under a certain Deed of Trust dated 7/14/00, recorded 7/19/00, Document/Instrument No. N/A or in Book M00, Page 26324, in the records of KLAMATH County, Oregon, between NEVA G. MCGINNIS, Trustor(s), whose address is 5660 HARLAN DRIVE, KLAMATH FALLS, OR 97603, SENIOR OFFICIAL WITH RESPONSIBILITY FOR SINGLE FAMILY MORTGAGE INSURANCE PROGRAMS IN THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT FIELD OFFICE WITH JURISDICTION OVER THE PROPERTY DESCRIBED BELOW, OR A DESIGNEE OF THAT OFFICIAL as Trustee(s), whose address is OREGON, and the Secretary of Housing and Urban Development, Beneficiary, whose address is 451 Seventh Street, S.W., Washington, DC 20410 for the property located at 5660 HARLAN DRIVE, KLAMATH FALLS, OR 97603, PIN No. N/A,

Legal description: LOTS 10 AND 11 OF THE PLAT SUBDIVISION OF HOMEDALE TRACTS 49 AND 50, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON, EXCEPTING THEREFROM THE WESTERLY 10 FEET OF LOT 10,

AND WHEREAS, in accordance with the provisions of said Deed of Trust, the undersigned hereby gives notice of the Substitution and Appointment of Fidelity National Title Insurance Company in place and instead of the current Trustee, and hereby vest in said substituted Trustee all the rights, title, estate, power, duty and trusts conferred by said Deed of Trust upon the Trustee therein named.

NOW THEREFORE, Mel Martinez, the Secretary of Housing and Urban Development, beneficiary, acting by and through Deloitte & Touche LLP, Attorney-in-Fact, hereby substitutes Fidelity National Title Insurance Company whose address is 2520 N. Redhill Ave., Suite 120, Santa Ana, CA 92705, as Trustee under said Deed of Trust.

Date: DECEMBER 13, 2001

Mel Martinez
Secretary of Housing and Urban Development

By: Deloitte & Touche LLP, Attorney-in-Fact

By: Danny R. Lane
Danny R. Lane, Senior Manager

STATE OF OKLAHOMA)
COUNTY OF TULSA)

On this 13TH day of DECEMBER, 2001, before me, a notary public of said state, duly commissioned and sworn appeared Danny R. Lane, Senior Manager for Deloitte & Touche LLP, Attorney-in-Fact on behalf of Mel Martinez, Secretary of Housing and Urban Development, under authority and by virtue of a limited power of attorney personally known to me to be the person whose name is subscribed to the within instrument as an authorized agent for and on behalf of the Secretary of Housing and Urban Development by virtue of authority vested in him by a limited power of attorney and acknowledged that he executed the same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first written above.



Jason K. Newton, Notary Public

