

Recording Requested By:  
Home Loan and Investment Bank

WHEN RECORDED MAIL TO:  
FIDELITY NATIONAL -LPS  
P.O. BOX 19523  
IRVINE, CA 92623-9523  
HLIB

State of Oregon, County of Klamath  
Recorded 04/30/2002 10:29 a.m.  
Vol M02, Pg 25478  
Linda Smith, County Clerk  
Fee \$ 26<sup>00</sup> # of Pgs 1

1/28/02

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Home Loan and Investment Bank #074299 "King," Lender ID:224/005/ Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 04/21/1999 made by BETTY JOANNE KING, as the original Grantor(s), to FIDELITY NATIONAL TITLE CO. OF OREGON, as the original Trustee, for the benefit of HOME LOAN AND INVESTMENT BANK, F.S.B., as the original beneficiary, which Deed of Trust was recorded on 04/22/1999, as Instrument No. , Book M99, Page 14859, in the official records of KLAMATH County, OREGON

The undersigned HEREBY SUBSTITUTES FIDELITY NATIONAL TITLE INSURANCE COMPANY, Trustee in lieu of the above named Trustee under said Deed of Trust.

FIDELITY NATIONAL TITLE INSURANCE COMPANY 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 estate held by the undersigned under said Deed of Trust.

IN WITNESS WHEREOF, the present beneficiary and FIDELITY NATIONAL TITLE INSURANCE COMPANY have caused these presents to be executed by their duly authorized officers on the dates below written.

Provident Bank of Maryland

On 3/27/02 (DATE)

By: Linda L. McFaul  
LINDA L. MCFAUL, VICE PRESIDENT

By FIDELITY NATIONAL TITLE  
INSURANCE COMPANY as Trustee  
On 4/11/02 (DATE)

By: Christina Ling  
Christina Ling, Assistant Vice President

State of Delaware, County of New Castle  
ON 3/27/02, before me, Kerry T. Evans, a Notary Public in and for the County of New Castle County, State of Delaware, personally appeared Linda L. McFaul, 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), or the entity upon behalf of which the person(s) acted, executed the instrument.

Kerry T. Evans  
Notary Expires: 02/13/2003

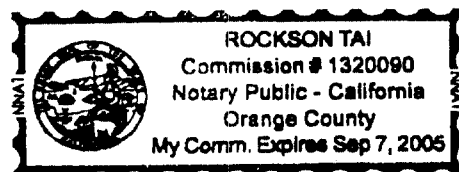
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State of California County of Orange  
On this APR 19 2002, before me, a Notary Public qualified for said county, came Christina Ling, Assistant Vice President, known to me to be the identical person(s) who signed the foregoing instrument and acknowledged the execution thereof to be their voluntary act and deed.

Witness my hand and seal on APR 19 2002

T. LOPEZ  
Notary Expires: 02/21/2003 #1211341

Rockson Tai 9/7/05



(This area for notarial seal)

Home Loan and Investment Bank, One Home Loan Plaza, Warwick, RI 02886  
JLG-20020321-0003 ORKLAMA KLAMATH OR BAT: 4677/074299 KXORSUB1