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Recording Requested By:
Michele Klein

When Recorded Return To:

Aurora Loan Services Inc.
P.O. Box 1706
Scottsbluff, NE 69363-1706

State of Oregon, County of Klamath
Recorded 05/23/2002 11:13 a.m.
Vol M02, Pg 30685
Linda Smith, County Clerk
Fee \$ 21.00 # of Pgs 1

'02 MAY 23 AM 11:13

C02

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

AURORA LOAN SERVICES INC. #:0009529496 "MURPHY" Lender ID:/ Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 09/17/1998 made by LLOYD G. MURPHY, AND LOIS Y. MURPHY AN ESTATE IN FEE SIMPLE AS TENANTS BY THE ENTIRETY as the original Grantor(s), to MARK H. PETERMAN, as the original Trustee, for the benefit of BNC MORTGAGE, INC., A DELAWARE CORPORATION, as the original beneficiary, which Deed of Trust was recorded on 09/28/1998, as Instrument No. 66909, Book M98, Page 35364, 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 estate 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.

FIRST UNION NATIONAL BANK, AS TRUSTEE BY
AURORA LOAN SERVICES INC. ATTORNEY-IN-FACT
FOR FIRST UNION NATIONAL BANK

On April 09, 2002

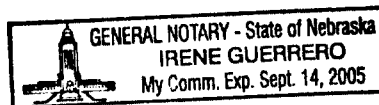
~~By FIRST AMERICAN TITLE INS. CO. OF~~
OREGON as Trustee
On _____ (DATE)

By: Ystich
YVONNE STICH, SR. VICE PRESIDENT

By: _____

State of Nebraska, County of Scotts Bluff
ON April 09, 2002, before me, IRENE GUERRERO, 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), or the entity upon behalf of which the person(s) acted, executed the instrument.

Irene Guerrero
IRENE GUERRERO
Notary Expires: 09/14/2005



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: _____

Aurora Loan Services Inc., 601 5th Ave, Scottsbluff, NE 69361
JMF-20020409-0051 ORKLAMA KLAMATH OR BAT: 4157/0009529496 KXORSUB1

(This area for notarial seal)

KZICK