

Recording Requested By:
WANDA JONES

When Recorded Return To:

WANDA JONES
ASSOCIATES HOME EQUITY
P. O. BOX 140969
IRVING, TX 75014-9946

State of Oregon, County of Klamath
Recorded 06/11/2002 11:25 a m.
Vol M02, Pg 34081-82
Linda Smith, County Clerk
Fee \$ 31.00 # of Pgs 2

'02 JUN 11 AM 11:25

Substitution of Trustee & Deed of Reconveyance

CitiFinancial Mortgage #:023231054262XXXX "HOUSTON" Lender ID:/UNKNOWN KLAMATH, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 12/08/2000 made by CORNELIA LAURA HOUSTON as the original Grantor(s), to TRANSNATION TITLE INSURANCE, as the original Trustee, for the benefit of FIRST UNION NATIONAL BANK OF DELAWARE, as the original beneficiary, which Deed of Trust was recorded on 12/13/2000 in Book/Reel/Liber: M00 Page/Folio: 44655, 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.

ASSOCIATES HOME EQUITY SERVICES,
INC.

On March 1st, 2002

By: [Signature]
R. LANCASTER, Vice-President

By FIDELITY NATIONAL TITLE
INSURANCE COMPANY as Trustee

On 3-1-02

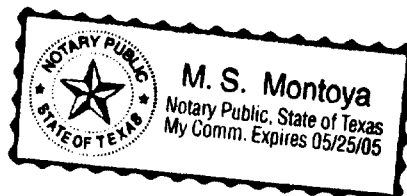
By: [Signature]
MICHELLE BARNEY, VICE PRESIDENT

STATE OF Texas
COUNTY OF Dallas

ON , March 1st, 2002 before me, M. S. MONTOYA, a Notary Public in and for the County of Dallas County, State of Texas, personally appeared R. LANCASTER, 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.

WITNESS my hand and official seal,

[Signature]
M. S. MONTOYA
Notary Expires: 05/25/2005

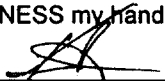


(This area for notarial seal)

STATE OF California
COUNTY OF Orange

On March 1st, 2002, before me, KEITH BARNEY, a Notary Public in and for Orange County, in the State of California, personally appeared MICHELLE BARNEY, 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. WITNESS my hand and official seal,

WITNESS my hand and official seal,



KEITH BARNEY

Notary Expires: 03/02/1955 #1297999

(This area for notarial seal)

Prepared By: LILLIAN FLORES ASSOCIATES HOME EQUITY SERVICES, INC. P. O. BOX 140969, , IRVING, TX 75014
800-753-3673