

Recording Requested By:  
Principal Residential Mortgage, Inc.

When Recorded Return To:

Principal Residential Mortgage  
Attn: Release, H9  
711 High Street  
Des Moines, IA 50392-0665

State of Oregon, County of Klamath  
Recorded 06/19/2002 10:44 A.m.  
Vol M02, Pg 35490-91  
Linda Smith, County Clerk  
Fee \$ 31.00 # of Pgs 2

**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**



Principal Residential Mortgage, Inc. #:1485446-7 "CROSS" Lender ID:/ KLAMATH, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 11/28/2000 made by MICHAEL CROSS AND DEBBE CROSS, HUSBAND AND WIFE as the original Grantor(s), to FIRST AMERICAN TITLE INSURANCE COMPANY, as the original Trustee, for the benefit of SIERRA PACIFIC MORTGAGE COMPANY INC, as the original beneficiary, which Deed of Trust was recorded on 12/01/2000, as Instrument No. , Book MOO, Page 43391, 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.

Principal Residential Mortgage, Inc.

On June 03, 2002

By: *[Signature]*

S. K. OLSON, SENIOR VICE PRES. &  
SEC., SERVICING

By FIDELITY NATIONAL TITLE  
INSURANCE COMPANY as Trustee  
On 6-10-02 (DATE)

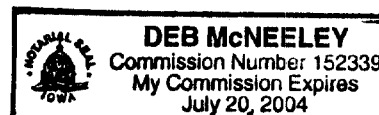
By: *[Signature]*

Christina Ling, Assistant Vice President

State of Iowa, County of Polk

ON June 03, 2002, before me, Deb McNeeley, a Notary Public in and for the County of Polk County, State of Iowa, personally appeared S. K. Olson, Senior Vice Pres. & Sec., Servicing, 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.

*[Signature]*  
Deb McNeeley  
Notary Expires: 07/20/2004



(This area for notarial seal)

Page Substitution of Trustee & Deed of Reconveyance

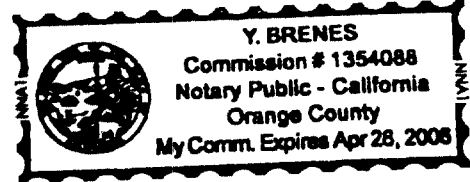
State of Iowa, County of Polk

On this Y. Brenes, 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 6-10-02

Notary Expires: 4/28/06

Y. Brenes



(This area for notarial seal)

Principal Residential Mtg, 711 High St, Des Moines IA 50392-0665, 800-367-6448

BLK-20020529-0251 ORKLAMA KLAMATH OR BAT: 3075/1485446-7 KXORSUB1