

Recording Requested By:
Michele Klein

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When Recorded Return To:

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

State of Oregon, County of Klamath
Recorded 12/24/2002 11:13a.m.
Vol M02, Pg 75253
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1
150P

'02 DEC 24 AM 11:13

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

AURORA LOAN SERVICES INC. #:0009527524 "SALTENBERGER" Lender ID:N60/MED0254SAL Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 09/09/1998 made by LAWRENCE W. SALTENBERGER, AND MARILYN D. SALTENBERGER 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., as the original beneficiary, which Deed of Trust was recorded on 09/19/1998, as Instrument No. 66493, Book M98, Page 34350, 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.

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

On December 05, 2002

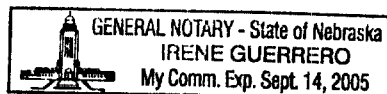
By: [Signature]
YVONNE STICH, SR. VICE PRESIDENT

By FIDELITY NATIONAL TITLE
INSURANCE COMPANY as Trustee
On 12-9-02 (DATE)

By: [Signature]
Christina Ling, Assistant Vice President

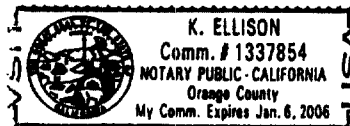
State of Nebraska, County of Scotts Bluff
ON December 05, 2002, before me, IRENE GUERRERO, a Notary Public in and for the County of Scotts Bluff County, State of Nebraska, personally appeared YVONNE STICH, SR. VICE PRESIDENT, personally known to me (or proved to me on the basis of satisfactory evidence) 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.

[Signature]
IRENE GUERRERO
Notary Expires: 09/14/2005



State of California, County of Orange (This area for notarial seal)
On this 12-11-02, before me, a Notary Public qualified for said county, came [Signature], 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 12-11-02 [Signature] Christina Ling, Assistant Vice President

[Signature]
Notary Expires: 1/6/06
K Ellison



Aurora Loan Services Inc., 601 5th Ave, Scottsbluff, NE 69361
TDQ-20021122-0054 ORKLAMA KLAMATH OR BAT: 5341/0009527524 KXORSUB1

(This area for notarial seal)

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+50P*