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Recording Requested By:
Michele Klein

Vol M03 Page 00006

When Recorded Return To:

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

State of Oregon, County of Klamath
Recorded 01/02/2003 9:20 a m.
Vol M03 Pg 00006
Linda Smith, County Clerk
Fee \$ 21.00 # of Pgs 1
5.00 opa

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

AURORA LOAN SERVICES INC. #:0007659717 "JENNINGS" Lender ID:R74/0005311126 Klamath,
Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 09/04/1997 made by BILL PAUL JENNINGS AND JAMIE ANN JENNINGS, AS TENANTS BY THE ENTIRETY as the original Grantor(s), to MARK H. PETERMAN, ESQ., as the original Trustee, for the benefit of BNC MORTGAGE, INC., A CALIFORNIA CORPORATION, as the original beneficiary, which Deed of Trust was recorded on 09/19/1977, as Instrument No. 45525, Book M97, Page 30726, 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 16, 2002

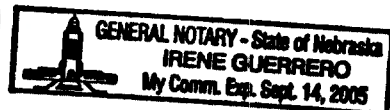
By: [Signature]
YVONNE STICH, SR. VICE PRESIDENT

By FIDELITY NATIONAL TITLE
INSURANCE COMPANY as Trustee
On 12-17-02 (DATE)

By: [Signature]
Christina Ling, Assistant Vice President

State of Nebraska, County of Scotts Bluff
ON December 16, 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



(This area for notarial seal)
State of California, County of Orange
On this 12-18-02, 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.

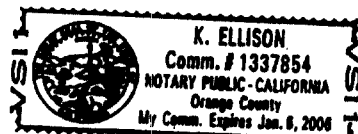
Witness my hand and seal on 12-18-02 [Signature] Christina Ling, Assistant Vice President

[Signature]
Notary Expires: 11/6/06
K Ellison



Aurora Loan Services Inc., 601 5th Ave, Scottsbluff, NE 69361
AMD-20021204-0095 ORKAMA KLAMATH OR BAT: 6439/0007659717 IKORSUB1

(This area for notarial seal)



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5 opa