Vol M03 Page 05035

Recording Requested By: Principal Residential Mortgage, Inc.

When Recorded Return To:

Principal Residential Mortgage ATTN: RELEASE, H1 711 High Street Des Moines, IA 50392-0665 State of Oregon, County of Klamath Recorded 01/28/2003 10:36 a.m. Vol M03 Pg 65035-36 Linda Smith, County Clerk Fee \$ 3/8 # of Pgs 2

Substitution of Trustee & Deed of Reconveyance

Principal Residential Mortgage, Inc. #:1754114-5 "BARNES" Klamath, Oregon VRU #: 8886796377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 01/09/2002 made by JOSEPH L BARNES JR AND SHIRLEY A BARNES AS TENANTS BY THE ENTIRETY as the original Grantor(s), to AMERITITLE, as the original Trustee, for the benefit of GATEWAY FINANCIAL SERVICES, as the original beneficiary, which Deed of Trust was recorded on 01/14/2002 in Book/Reel/Liber: M02 Page/Folio: 2254 , 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 December 27th, 2002

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

STATE OF Iowa COUNTY OF Polk By FIDELITY NATIONAL TITLE INSURANCE COMPANY

On JAN 0 77003

USA KIMBROUGH, Assistant Vice President

ON December 27th, 2002, before me, T. WALTER, 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.

WITNESS my hand and official seal,

T. WALTER

Notary Expires: 12/04/2004 #713923

T. WALTER
Commission Number 713923
My Commission Expires
December 4, 2004

(This area for notarial seal)

STATE OF California COUNTY OF Orange		
ON JAN 0 7 2003, before me, the County of	proved to me on the basis of satisfactory evidence to the within instrument and acknowledged to nather thorized capacity, and that by his/her/their signature	l , :e) ne ire
WITNESS my hand and official seal, Y. Brenes Notary Expires:	Y. BRENES Commission # 1354088 Notary Public - California Orange County My Comm. Expires Apr 28, 2006	I ZZ

(This area for notarial seal)