

09735 18 PM 3:00

Recording Requested By:
Michele Klein

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When Recorded Return To:

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

State of Oregon, County of Klamath
Recorded 02/18/2003 3:00 P m.
Vol M03 Pg 04735
Linda Smith, County Clerk
Fee \$ 2.00 # of Pgs 1

CD3-32

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

AURORA LOAN SERVICES INC. #:0020034179 "FORMAN" Lender ID:G14/0118234637 Escrow/Title:00332401CD Klamath, Oregon
MERS #: 100025400001102038 VRU #: 888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 07/24/1992 made by IDA LAMONS FORMAN AND GERALD M. FORMAN, as the original Grantor(s), to U.S. BANK OF WASHINGTON, NATIONAL ASSOCIATION, as the original Trustee, for the benefit of U.S. BANCORP MORTGAGE COMPANY, as the original beneficiary, which Deed of Trust was recorded on 07/31/1992, as Instrument No. 48356, Book M92, Page 17110, in the official records of KLAMATH County, OREGON

The undersigned HEREBY SUBSTITUTES FIRST AMERICAN TITLE INS. CO. OF OREGON, Trustee in lieu of the above named Trustee under said Deed of Trust.

FIRST AMERICAN TITLE INS. CO. OF OREGON 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 FIRST AMERICAN TITLE INS. CO. OF OREGON have caused these presents to be executed by their duly authorized officers on the dates below written.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC.

On October 21, 2002

By: [Signature]
YVONNE STICH, VICE PRESIDENT

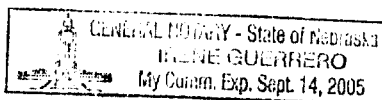


By ~~FIRST AMERICAN TITLE INS. CO. OF~~
OREGON as Trustee
On _____ (DATE)

By: _____

State of Nebraska, County of Scotts Bluff
ON October 21, 2002, before me, IRENE GUERRERO, a Notary Public in and for the County of Scotts Bluff County, State of Nebraska, personally appeared YVONNE STICH, 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 _____ County of _____
On this _____, 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 _____
Notary Expires: _____

(This area for notarial seal)
Aurora Loan Services Inc., 601 5th Ave, Scottsbluff, NE 69361
AMD-20021021-0041 ORKLAMA KLAMATH OR BAT: 5155/0020034179 KXORSUB1

K21.7