

Recording Requested By:
1800 Tapo Canyon Road
MSN SV2-88
Simi Valley, CA 93063
(800) 669-4807

Vol M03 Page 10159

State of Oregon, County of Klamath
Recorded 02/20/2003 9:08 a m.
Vol M03 Pg 10159
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

'03 FEB 20 AM 9:08

Mail Recorded Satisfaction To:
STELLA B. WELCH
5273 GATEWOOD DR
KLAMATH FALLS, OR 97603

RV

Above Space for Recorder's Use

DOCID#00089762662005N

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, STELLA B. WELCH,
the original Trustor, under that certain Deed of Trust dated 06/21/2001 and recorded 06/26/2001, Doc # 30668, in
Book M01 page 30668 of Official Records of the County of KLAMATH, State of Oregon.

WHEREAS, the undersigned, as the present Beneficiary under said Deed of Trust desires to substitute a new Trustee
under said Deed of Trust in place and stead of PACIFIC CASCADES FINANCIAL, INC., now therefore, the
undersigned hereby substitutes Fidelity National Title Insurance Company, as Trustee under said Deed of Trust and
does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the Estate now held by
Trustee under said Deed of Trust.

Dated: 2/7/03

Fidelity National Title Insurance Company

Countrywide Home Loans, Inc.

By:

Joann O'Neal
Joann O'Neal
Assistant Vice President

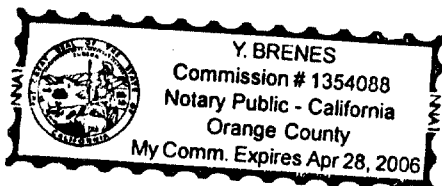
By:

Roxanne Bermea
Roxanne Bermea
Assistant Secretary

New Trustee Notary Acknowledgement:

STATE OF CALIFORNIA, COUNTY OF ORANGE

On 2/7/03, before me, Y. Brenes, Notary Public, personally appeared Joann O'Neal, personally
known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to
the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that
by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the
instrument.



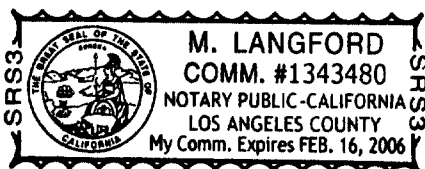
Witness my hand and official seal.

Y. Brenes
Y. Brenes
Notary Public for said State and County
Expires: 04/28/2006

Current Beneficiary Notary Acknowledgement:

STATE OF CALIFORNIA, COUNTY OF LOS ANGELES

On 01/24/2003, before me, M Langford, Notary Public, personally appeared Roxanne Bermea, personally known to
me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within
instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her
signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.



Witness my hand and official seal.

M Langford
M Langford
Notary Public for said State and County
Expires: 02/16/2006