

Recording Requested By:
1800 Tapo Canyon Road
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Simi Valley, CA 93063
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Vol M03 Page 26948

State of Oregon, County of Klamath
Recorded 04/28/2003 8:40 a. m.
Vol M03 Pg 26948
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

Mail Recorded Satisfaction To:
JUDYTH L HAGER
PO BOX 211
KLAMATH FALLS, OR 97601

03 APR 28 AM 8:40

Above Space for Recorder's Use

DOCID#00061156032005N

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, JUDYTH L HAGER,
the original Trustor, under that certain Deed of Trust dated 04/16/1999 and recorded 04/22/1999, Doc # N/A, in
Book M99 page 14846 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 AMERTITLE, 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: APR 16 2003

Fidelity National Title Insurance Company

Countrywide Home Loans, Inc. (fka Countrywide Funding
Corporation)

By: [Signature]
Joann O'Neal
Assistant Vice President

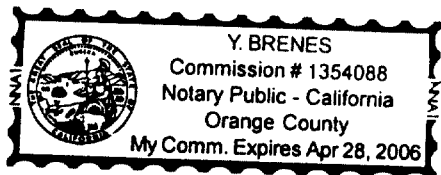
By: [Signature]
Sheree Hobson
Assistant Secretary

New Trustee Notary Acknowledgement:

STATE OF CALIFORNIA, COUNTY OF ORANGE

On 4/16/03, 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.



[Signature]
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 04/01/2003, before me, S. Emery, Notary Public, personally appeared Sheree Hobson, 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.

[Signature]
S. Emery
Notary Public for said State and County
Expires: 02/18/2007

