

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 05/12/2003 10:17 a m.
Vol M03 Pg 31440
Linda Smith, County Clerk
Fee \$ 26⁰⁰ # of Pgs 1
5⁰⁰ opa

'03 MAY 12 AM 10:17

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

AURORA LOAN SERVICES INC. #.0020666996 "KIGER" Lender ID:M09/0020666996 Klamath,
Oregon

MERS #: 100025920000344133 VRU #: 888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 07/10/1997 made by KENNETH I. KIGER, AND CARI L. KIGER HUSBAND AND WIFE as the original Grantor(s), to ASPEN TITLE AND ESCROW, as the original Trustee, for the benefit of TOWN AND COUNTRY MORTGAGE, INC. AN OREGON CORPORATION, as the original beneficiary, which Deed of Trust was recorded on 07/17/1997, as Instrument No. 41209, Book M-97, Page 22529, 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.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC.

On March 03, 2003

By: [Signature]
YVONNE STICH, VICE PRESIDENT

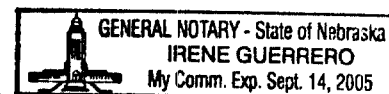


By FIDELITY NATIONAL TITLE
INSURANCE COMPANY as Trustee
On 3-14-03 (DATE)

By: [Signature]
Christina Ling, Assistant Vice President

State of Nebraska, County of Scotts Bluff
ON March 03, 2003, 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



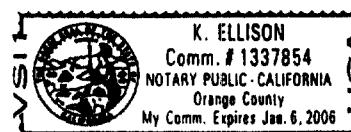
[Signature]
Christina Ling, Assistant Vice President

(This area for notarial seal)

State of California, County of Orange
On this 3-14-03, 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 3-14-03

[Signature]
Notary Expires: 11/01/06
K Ellison



(This area for notarial seal)

Aurora Loan Services Inc., 601 5th Ave, Scottsbluff, NE 69361
SKD-20030228-0049 ORKLAMA KLAMATH OR BAT: 5843/0020666996 KXORSUB1

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