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Recording Requested By:
Michelle Klein

When Recorded Return To:

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

Vol M03 Page 51396

State of Oregon, County of Klamath
Recorded 07/22/2003 8:55 a.m.
Vol M03 Pg 51396
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

AURORA LOAN SERVICES INC. #0020033247 "BLANCHARD" ID:G12/0118232461 Agt00218420CD Klamath, OR
MERS #: 100025400001101147 VRU #: 888-679-8377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 10/30/1991 made by DAVID EARL BLANCHARD, AND LESLIE LAVON BLANCHARD 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 10/31/1991, as Instrument No. 36817, Book M91, Page 22887, 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 this presents to be executed by their duly authorized officers on the dates below written.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC.

On June 11, 2003

By: [Signature]
YVONNE STICH, VICE PRESIDENT



By FIDELITY NATIONAL TITLE
INSURANCE COMPANY as Trustee
On 6-20-03 (DATE)

By: [Signature]
Christina Ling, Assistant Vice President

State of Nebraska, County of Scotts Bluff
ON June 11, 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



Christina Ling, Assistant Vice President

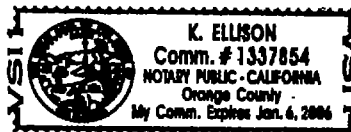
(This area for notarial seal)

State of California, County of Orange
On this 6-20-03, 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 6-20-03

[Signature]
Notary Expires: 1/6/06

K ELLISON



(This area for notarial seal)

Aurora Loan Services Inc., 601 5th Ave, Scottsbluff, NE 69361
MLM-20030611-0036 OR KLAMA KLAMATH OR BAT: 6421/0020033247 ICORGBU1