

Recording Requested By:
1800 Tapo Canyon Road
MSN SV2-88
Simi Valley, CA 93063
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'03 AUG 1 PM 12:25

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State of Oregon, County of Klamath
Recorded 08/1/2003 12:25 p m
Vol M03 Pg 54970
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

Mail Recorded Satisfaction To:
LAURENCE F HEARNE,
PATRICIA A HEARNE
900 COUNTY ROAD 97A
TULELAKE, CA 96134

Above Space for Recorder's Use

DOCID#00010305152005N

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, LAURENCE F HEARNE, PATRICIA A HEARNE,
the original Trustor, under that certain Deed of Trust dated 04/19/2002 and recorded 04/19/2002, Doc # N/A, in
Book M02 page 23236 of Official Records of the County of KLAMATH, State of Oregon.

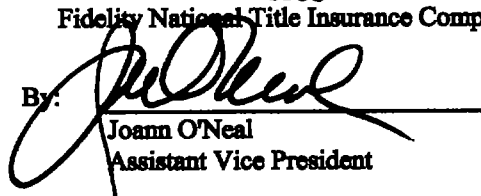
WHEREAS, the undersigned, as the present Beneficiary under said Deed of Trust desires to substitute a new Trustee
under said Deed of Trust in place and stead of FIRST AMERICAN TITLE INSURANCE CO OF OREGON, now
therefore, the undersigned hereby substitutes Fidelity National Title Insurance Company, as 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: JUL 18 2003

Fidelity National Title Insurance Company

Mortgage Electronic Registration Systems, Inc.

By:


Joann O'Neal
Assistant Vice President

By:

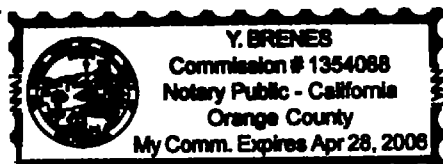

Karen Edwards
Assistant Secretary

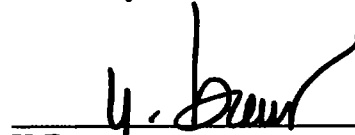
New Trustee Notary Acknowledgement:

STATE OF CALIFORNIA, COUNTY OF ORANGE

On 7/18/03, 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
Notary Public for said State and County
Expires: 04/28/2006

Current Beneficiary Notary Acknowledgement:

STATE OF CALIFORNIA, COUNTY OF LOS ANGELES

On 06/28/2003, before me, M. Nolan, Notary Public, personally appeared Karen Edwards, 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. Nolan
Notary Public for said State and County
Expires: 05/13/2007

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/96V