

Prepared By and Return To:
Jason K. Newton
Deloitte & Touche LLP
7666 E. 61st St., Ste. 450
Tulsa, OK 74133-1146

State of Oregon, County of Klamath
Recorded 08/4/2003 12:33pm
Vol M03 Pg 55473
Linda Smith, County Clerk
Fee \$ 21.00 # of Pgs 1

FHA Case No. 431-3221693

SUBSTITUTION OF TRUSTEE

WHEREAS, Mel Martinez, Secretary of Housing and Urban Development, whose address is 451 Seventh Street, S.W., Washington, DC 20410, his successors and assigns, the present Beneficiary of record under a certain Deed of Trust dated 7/18/98, recorded 7/24/98, Document/Instrument No. 63373 or in Book M98, Page 27279, in the records of KLAMATH County, Oregon, between LOU RAY MONTGOMERY and PHYLLIS E. MONTGOMERY, AN ESTATE IN FEE SIMPLE AS TENANTS BY THE ENTIRETY, Trustor(s), whose address is 2120 KIMBERLY DRIVE, KIAMATH FALLS, OR 97603, SENIOR OFFICIAL WITH RESPONSIBILITY FOR SINGLE FAMILY MORTGAGE INSURANCE PROGRAMS IN THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT FIELD OFFICE WITH JURISDICTION OVER THE PROPERTY DESCRIBED BELOW, OR A DESIGNEE OF THAT OFFICIAL as Trustee(s), whose address is OREGON, and the Secretary of Housing and Urban Development, Beneficiary, whose address is 451 Seventh Street, S.W., Washington, DC 20410 for the property located at 2120 KIMBERLY DRIVE, KLAMATH FALLS, OR 97603, PIN No. N/A,

Legal description: LOT 23 IN BLOCK 3 OF TRACT NO. 1120, SECOND ADDITION TO EAST HILLS ESTATES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF COUNTY CLERK OF KLAMATH COUNTY, OREGON,

AND WHEREAS, in accordance with the provisions of said Deed of Trust, the undersigned hereby gives notice of the Substitution and Appointment of Fidelity National Title Insurance Company in place and instead of the current Trustee, and hereby vest in said substituted Trustee all the rights, title, estate, power, duty and trusts conferred by said Deed of Trust upon the Trustee therein named.

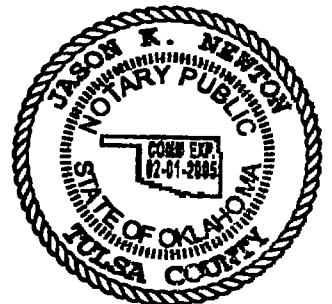
NOW THEREFORE, Mel Martinez, the Secretary of Housing and Urban Development, beneficiary, acting by and through Deloitte & Touche LLP, Attorney-in-Fact, hereby substitutes Fidelity National Title Insurance Company whose address is 2520 N. Redhill Ave., Suite 120, Santa Ana, CA 92705, as Trustee under said Deed of Trust.

Date: July 25, 2003

Mel Martinez
Secretary of Housing and Urban Development

By: Deloitte & Touche LLP, Attorney-in-Fact

By: Danny R. Lane
Danny R. Lane, Senior Manager



STATE OF OKLAHOMA }
COUNTY OF TULSA } ss.

On this 25th day of July, 2003, before me, a notary public of said state, duly commissioned and sworn appeared Danny R. Lane, Senior Manager for Deloitte & Touche LLP, Attorney-in-Fact on behalf of Mel Martinez, Secretary of Housing and Urban Development, under authority and by virtue of a limited power of attorney personally known to me to be the person whose name is subscribed to the within instrument as an authorized agent for and on behalf of the Secretary of Housing and Urban Development by virtue of authority vested in him by a limited power of attorney and acknowledged that he executed the same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first written above.

Jason K. Newton
Jason K. Newton, Notary Public