Vol. M03 Page 62615

Recording Requested By: Principal Residential Mortgage, Inc.

When Recorded Return To:

Principal Residential Mortgage ATTN: RELEASE, H1 711 High Street Des Moines, IA 50392-0665

State of Oregon	n, County o	f Klamati	h
Recorded 08/26 Vol M03 Pg			m _
Linda Smith, Co Fee \$ 3/00	unty Clerk # of Pgs	2	

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

PRINCIPAL RESIDENTIAL MORTGAGE, INC. 906 #:1731180-4 "MCVEY" Klamath, Oregon MERS #: 100026600017311809 VRU #: 8886796377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 10/12/2001 made by JOHN KEVIN MCVEY MR. AND S EMARD-MCVEY, HUSBAND AND WIFE as the original Grantor(s), to PACIFIC CASCADES FINANCIAL INC, as the original Trustee, for the benefit of KLAMATH FIRST FEDERAL S & L, ASSOC, as the original beneficiary, which Deed of Trust was recorded on 10/12/2001 in Book/Reel/Liber: M01 Page/Folio: 52178 , 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 July 23rd. 2002

S. K. OLSON, Assistant

Secretary

By FIDELITY NATIONAL TITLE INSURANCE COMPANY

023.2003

as Trustee

By: LISAKIMBROUGH.

Assistant Vice President

STATE OF Iowa COUNTY OF Polk

On July 23rd, 2003, before me, B. LEWIS, a Notary Public in and for Polk County, in the State of Iowa, personally appeared S. K. OLSON, Assistant Secretary, 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.

WITNESS my hand and official seal,

B. LEWIS

Notary Expires: 08/05/2005 #717760

wis

B. LEWIS
Commission Number 717760
My Commission Expires
August 5, 2005

(This area for notarial seal)

STATE OF California COUNTY OF Orange

On July 23rd, 2003, before me, Y. BRENES, a Notary Public in and for Orange County, in the State of California, personally appeared LISA KIMBROUGH, Assistant 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.

WITNESS my hand and official seal,

Y. BRENES

Notary Expires: 04/28/2006 #1354088



(This area for notarial seal)