'03 OCT 6 M10:00

THIS INSTRUMENT MUST BE RECORDED IN: KLAMATH County, OR

RECORDING REQUESTED BY: Option One Mortgage Corporation (OOMC)

WHEN RECORDED MAIL TO: Fidelity National LPS PO Box 19523 Irvine, CA 92623-9523

State of Oregon, County of Klamath 74310 Am Recorded 10/06/03__ Vol M03 Pg_ Linda Smith, County Clerk Fee \$ 260 __# of Pgs_

Loan #: 0002021954 LPS #: 2115431Bin #: 091703_15

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, Option One Mortgage Corporation, a California Corporation is the current holder of note dated: 8/26/1999, Original Amount: \$152000.00 where there was a Deed of Trust recorded 9/8/1999 as Instrument # -, Book: 99 Page: 36037 (If re-recorded: #- Bk: -Pg:-), and FIRST AMERICAN TITLE INSURANCE COMPANYIS the present Trustee under said Deed of Trust, and ETHAN E LOCKS, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY is the trustor/grantor, and OPTION ONE MORTGAGE CORPORATION, A CALIFORNIA CORPORATION is the original beneficiary, and

WHEREAS, said Deed of Trust was recorded in Official Records of KLAMATH County, OR and WHEREAS, the undersigned having been paid in full on said Deed of Trust and its corresponding Note, desires to substitute a new Trustee under certain Deed of Trust in the place and stead of the present trustee of record, for the purpose of executing reconveyance, in the manner provided in said Deed of Trust.

Property Address: 25836 SPRAGUE RIVER ROAD, SPRAGUE RIVER, OR 97639

NOW THEREFORE, the undersigned benefit any hereby substitutes FIDELITY NATIONAL TITLE

INSURANCE COMPANY, whose address is 15661 Redhill Ave., # 200, Tustin, CA 92780 as Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately. September 22, 2003 Option One Mortgage Corporation, a California Corporation

Larry D. Mora, Asst. Secretary - Reconveyance and Release

for above Beneficiary STATE OF CA COUNTY OF ORANGE On September 22, 2003 before me, MICHELE REESE, a Notary Public in and for ORANGECounty in the State of CA, personally appeared Larry D. Mora, Asst. Secretary - Reconveyance and Release, personally known to me 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.

MICHEL RESE Notary Public

MICHELE REESE COMM. \$ 1300417
HOTARY PUBLIC - CALIFORNIA UI
Orange County
My Comm. Empires April 10, 2005

FULL RECONVEYANCE

FIDELITY NATIONAL TITLE INSURANCE COMPANY, hereby accepts the foregoing appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to a written request of Trustee under said Deed of Trust and as successor Trustee, pursuant to a written request of the present Beneficiary and in accordance with the provisions of said Deed of Trust, Does Hereby Reconvey without warranty, to the person or persons legally entitled thereto, the estate, title and interest now held by it under said Deed of Trust, describing the land therein as more fully described in said Deed of Trust.

Date: 9/22/03

By: FIDELITY NATIONAL TITLE INSURANCE COMPANY, as Trustee

Christina Ling, Assistant Vice President

State of California County of Orange Michels Ress a Notary in and for the County of Orange, State of California, personally appeared Christina Ling, Assistant Vice President, personally known to me to be the person(s) whose name 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(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument entity upon behalf of which the person(s) acted, executed the instrument.

Michele Reese

Notary Public

625 (Mers#:) 9/22/2003

MICHELE REESE Comm. # 1300417
MOTARY PUBLIC CALIFORNIA () Orange County
My Comm. Expires April 10, 2005

10/12/2003