

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, County of Klamath  
Recorded 10/07/03 8:16 a. m  
Vol M03 Pg 74722-23  
Linda Smith, County Clerk  
Fee \$ 31.00 # of Pgs 2

**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**

PRINCIPAL RESIDENTIAL MORTGAGE, INC. 906 #:1701895-3 "NEEL" Klamath, Oregon VRU #: 8886796377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 10/24/2001 made by HEIDI LYN NEEL as the original Grantor(s), to FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON, as the original Trustee, for the benefit of SOUTH VALLEY BANK AND TRUST, as the original beneficiary, which Deed of Trust was recorded on 10/24/2001 in Book/Reel/Liber: M01 Page/Folio: 54133, 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.

PRINCIPAL RESIDENTIAL  
MORTGAGE, INC.

On September 10th, 2003

By: [Signature]  
S.K. OLSON, SENIOR VICE  
PRES. & SEC., SERVICING

By FIDELITY NATIONAL  
TITLE INSURANCE COMPANY  
as Trustee

On SEP 10 2003

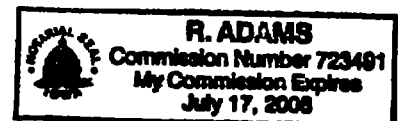
By: [Signature]  
LISA KIMBROUGH  
Assistant Vice President

STATE OF Iowa  
COUNTY OF Polk

On September 10th, 2003, before me, R. ADAMS, a Notary Public in and for Polk in the State of Iowa, personally appeared S.K. OLSON, SENIOR VICE PRES. & SEC., SERVICING, 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,

R. Adams  
R. ADAMS  
Notary Expires: 07/17/2006 #723491



(This area for notarial seal)

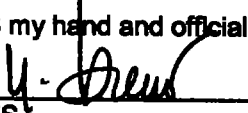
20/5/03

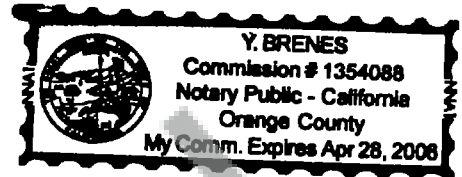
74723

STATE OF California  
COUNTY OF Orange

On September 10th, 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)