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 Vol. M03 Page 74725

State of Oregon, County of Klamath
Recorded 10/07/03 8:17a m
Vol M03 Pg 74725-26
Linda Smith County Clerk
Fee \$ 310 # of Pgs 2

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

PRINCIPAL RESIDENTIAL MORTGAGE, INC. 906 #:1913275-2 "BENNETT" Klamath, Oregon VRU #: 8886796377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 09/11/2002 made by CHARLES F. BENNETT as the original Grantor(s), to AMERITITLE, as the original Trustee, for the benefit of GFS, INC DBA GATEWAY FINANCIAL SERVICES, as the original beneficiary, which Deed of Trust was recorded on 09/20/2002 in Book/Reel/Liber: MO2 Page/Folio: 53706, 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.

S.K. OLSON, SENIOR VICE

PRES. & SEC., SERVICING

By FIDELITY NATIONAL TITLE INSURANCE COMPANY

as Trustee

" - 200

LISA KIMBICOUGH , 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

Notary Expires: 07/17/2006 #723491

R. ADAMS
Commission Number 723481
My Commission Expires
July 17, 2008

(This area for notarial seal)

*BLK*BLK*09/10/2003 01:19:56 PM* PRINO1PRIN00000000000000000715565* ORKLAMA* 1913275-2 ORSTATE_TRUST_SUB *NS*NSPRIN *

375

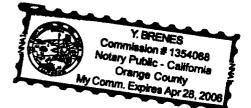
STATE OF California COUNTY OF Orange

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)