

Recording Requested By:
Principal Residential Mortgage, Inc.

When Recorded Return To:

State of Oregon, County of Klamath
Recorded 11/04/03 8:18 a m
Vol M03 Pg 81834
Linda Smith, County Clerk
Fee \$ 21.00 # of Pgs 2

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

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

PRINCIPAL RESIDENTIAL MORTGAGE, INC. 906 #:1884166-8 "PALMER" Klamath, Oregon VRU
#: 8886796377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust,
Dated: 08/22/2002 made by DALE H PALMER AND VELMA E PALMER TRUSTEES OR THEIR
SUCCESSORS IN TRUST UNDER THE PALMER LOVING TRUST DATED APRIL 28 1992 AND ANY
AMENDMENTS THERETO as the original Grantor(s), to AMERITITLE, as the original Trustee, for the
benefit of SOUTH VALLEY BANK AND TRUST, as the original beneficiary, which Deed of Trust was
recorded on 08/22/2002 in Book/Reel/Liber: M 02 Page/Folio: 47479, 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 24th, 2003

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

By FIDELITY NATIONAL
TITLE INSURANCE COMPANY

as Trustee
On SEP 24 2003

By: [Signature]
LISA KIMBROUGH,
Assistant Vice President

STATE OF Iowa
COUNTY OF Polk

On September 24th, 2003, before me, L. MILLER, a Notary Public in and for Polk County, 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,

[Signature]
L. MILLER
Notary Expires: 08/05/2005 #717756



(This area for notarial seal)

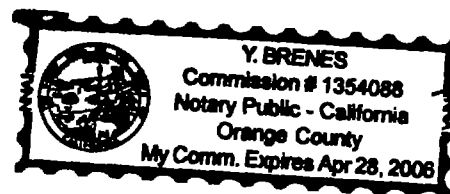
STATE OF California
COUNTY OF Orange

On September 24th, 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)