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Prepared By and Return To: Jason K. Newton Deloitte & Touche LLP 7666 E. 61st St., Ste. 450 Tulsa, OK 74133-1146 State of Oregon, County of Klamath
Recorded 11/04/03 8:96 a m
Vol M03 Pg 8/84/
Linda Smith, County Clerk
Fee \$ 2/65 # of Pgs

FHA Case No. 431-3189263

SUBSTITUTION OF TRUSTEE

WHEREAS, Mel Martinez, Secretary of Housing and Urban Development, whose address is 451 Seventh Street, S.W., Washington, DC 20410, his successors and assigns, the present Beneficiary of record under a certain Deed of Trust dated 5/22/98, recorded 5/28/98. Document/Instrument No. n/a or in Book M98, Page 18138, in the records of KLAMATH County, Oregon, between EMMETT DEMPEWOLF AND EVELYNE DEMPEWOLF, AS TENANTS BY THE ENTIRETY, Trustor(s), whose address is 2102 TTH STREET, MALIN. OR 97632, SENIOR OFFICIAL WITH RESPONSIBILITY FOR SINGLE FAMILY MORTGAGE INSURANCE PROGRAMS IN THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT FIELD OFFICE WITH JURISDICTION OVER THE PROPERTY BELOW, OR A DESIGNEE OF THAT OFFICIAL as Trustee(s), whose address is OREGON, and the Secretary of Housing and Urban Development, Beneficiary, whose address is 451 Seventh Street, S.W., Washington, DC 20410 for the property located at 2102 TTH STREET, MALIN, OR 97632, PIN No. N/A,

Legal description: THE SOUTHERLY 75 FEET OF BLOCK 49 OF CITY OF MALIN, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON. TOGETHER WITH THE NORTH ONE-HALF OF THAT PORTION OF ROSICKY AVENUE ADJACENT ON THE SOUTH,

AND WHEREAS, in accordance with the provisions of said Deed of Trust, the undersigned hereby gives notice of the Substitution and Appointment of <u>Fidelity National Title Insurance Company</u> in place and instead of the current Trustee, and hereby vest in said substituted Trustee all the rights, title, estate, power, duty and trusts conferred by said Deed of Trust upon the Trustee therein named.

NOW THEREFORE, Mel Martinez, the Secretary of Housing and Urban Development, beneficiary, acting by and through Deloitte & Touche LLP, Attorney-in-Fact, hereby substitutes Fidelity National Title Insurance Company whose address is 2520 N. Redhill Ave., Suite 120, Santa Ana, CA 92705, as Trustee under said Deed of Trust.

Date: October 16, 2003

Mel Martinez

Secretary of Housing and Urban Development

By: Deloitte & Touche LLP, Attorney-in-Fact

Danny R. Lane, Senior Manager

STATE OF OKLAHOMA

COUNTY OF TULSA

On this 16th day of October, 2003, before me, a notary public of said state, duly commissioned and sworn appeared Danny R. Lane, Senior Manager for Deloitte & Touche LLP, Attorney-in-Fact on behalf of Mel Martinez, Secretary of Housing and Urban Development, under authority and by virtue of a limited power of attorney personally known to me to be the person whose name is subscribed to the within instrument as an authorized agent for and on behalf of the Secretary of Housing and Urban Development by virtue of authority vested in him by a limited power of attorney and acknowledged that he executed the same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first written above.

Jason K. Newton, Notary Public