Recording Requested By: 1800 Tapo Canyon Road MSN SV2-88 Simi Valley, CA 93063 (800) 540-2684 Vol. MO3 Page 88246

State of Oregon, County of Klamath Recorded 12/02/03 _/0:/3 a m Vol M03 Pg _ 88 2 46 Linda Smith, County Clerk Fee \$ _ 2600 _ # of Pgs __/

'03 DEC 2 AH10:13

Mail Recorded Satisfaction To: RICHARD C BERGSTROM, CAROL A PATZKOWSKY 1000 LAKERIDGE CT KLAMATH FALLS, OR 97601

Above Space for Recorder's Use

DOCID#00085345192005N

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, RICHARD C BERGSTROM, CAROL A PATZKOWSKY, the original Trustor, under that certain Deed of Trust dated 07/26/2001 and recorded 07/31/2001, Doc # N/A, in Book M01 page 38090 of Official Records of the County of KLAMATH, State of Oregon.

WHEREAS, the undersigned, as the present Beneficiary under said Deed of Trust desires to substitute a new Trustee under said Deed of Trust in place and stead of PACIFIC CASCADES FINANCIAL, INC., now therefore, the undersigned hereby substitutes Fidelity National Title Insurance Company, as Trustee under said Deed of Trust and does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the Estate now held by Trustee under said Deed of Trust.

Bv:

Dated: NOV 1 9 2003

Fidelity National Title Insurance Company

Countrywide Home Loans, Inc. (fka Countrywide Funding

Corporation)

By:

Joseph O'Neal

Assistant Vice President

Gallie Goulet

Assistant Secretary

New Trustee Notary Acknowledgement:

STATE OF CALIFORNIA, COUNTY OF ORANGE

On 11 19 10 , before me, Y. Brenes, Notary Public, personally appeared Joann O'Neal, personally known to me (or proved to me on the basis of satisfactory evidence) 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.

Y. BRENES

Commission # 1354088

Notary Public - Catifornia

Orange County

My Comm. Expires Apr 28, 2006

Witness my hand and official seal.

Y. Brenes

Notary Public for said State and County

Expires: 04/28/2006

Current Beneficiary Notary Acknowledgement:

STATE OF CALIFORNIA, COUNTY OF LOS ANGELES

On 10/27/2003, before me, Venessa Henriquez, Notary Public, personally appeared Gallie Goulet, personally known to me (or proved to me on the basis of satisfactory evidence) 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.

VENESSA HENRIQUEZ

VENESSA HENRIQUEZ

COMM. #1435082 to

NOTARY PUBLIC-CALIFORMA III

Los Angeles County

My Comm. Exp. AUG. 15, 2007 D

Venessa Henriquez

Notary Public for said State and County

Expires: 08/15/2007