

Recording Requested By:
1800 Tapo Canyon Road
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Simi Valley, CA 93063
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Vol M03 Page 88247

State of Oregon, County of Klamath
Recorded 12/02/03 10:16 a m
Vol M03 Pg 88247
Linda Smith, County Clerk
Fee \$ 2.00 # of Pgs 1

'03 DEC 2 AM 10:16

Mail Recorded Satisfaction To:
VICTOR D LOWTHER,
LUELLA A LOWTHER
PO BOX 449
KENO, OR 97627

Above Space for Recorder's Use

DOCID#00039278672005N

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, VICTOR D LOWTHER, LUELLA A LOWTHER,
the original Trustor, under that certain Deed of Trust dated 04/16/2001 and recorded 04/18/2001, Doc # N/A, in
Book M01 page 16711 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.

Dated: NOV 20 2003

Fidelity National Title Insurance Company

Countrywide Home Loans, Inc. (fka Countrywide Funding
Corporation)

By:


Joann O'Neal
Assistant Vice President

By:

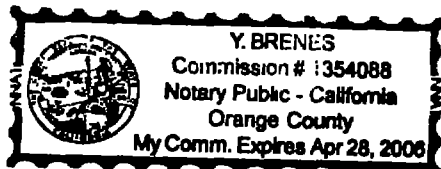

Melinda Vela
Assistant Secretary

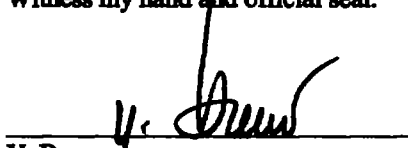
New Trustee Notary Acknowledgement:

STATE OF CALIFORNIA, COUNTY OF ORANGE

On 11/20/03, 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.

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 11/07/2003, before me, Cindy Scribner, Notary Public, personally appeared Melinda Vela, 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.




Cindy Scribner
Notary Public for said State and County
Expires: 09/23/2007