

State of Oregon, County of Klamath
 Recorded 12/09/03 9:42a m
 Vol M03 Pg 89754
 Linda Smith, County Clerk
 Fee \$ 26.00 # of Pgs 1

THIS INSTRUMENT MUST BE RECORDED IN:
 KLAMATH County, OR

RECORDING REQUESTED BY:
 Option One Mortgage Corporation (OOMC)

WHEN RECORDED MAIL TO:
 Fidelity National LPS
 PO Box 19523
 Irvine, CA 92623-9523

Loan #: 0010431732 LPS #: 2288288Bin #: 112503_16

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, Mortgage Electronic Registration Systems, Inc., its successors and assigns is the current holder of note dated: 12/17/2002, Original Amount: \$149500.00 where there was a Deed of Trust recorded 12/23/2002 as Instrument # -, Book: M02 Page: 75076 (If re-recorded: #- Bk: - Pg:-), and FIRST AMERICAN TITLE INSURANCE CO. is the present Trustee under said Deed of Trust, and TOM HAGWOOD A UNMARRIED MAN AS HIS SOLE AND SEPARATE is the trustor/grantor, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC (MERS) AS NOMINEE FOR BNC MORTGAGE, INC. is the original beneficiary, and

WHEREAS, said Deed of Trust was recorded in Official Records of KLAMATH County, OR and WHEREAS, the undersigned having been paid in full on said Deed of Trust and its corresponding Note, desires to substitute a new Trustee under certain Deed of Trust in the place and stead of the present trustee of record, for the purpose of executing reconveyance, in the manner provided in said Deed of Trust.

Property Address: 30919 RIVER BEND ROAD, CHILOQUIN, OR 97624

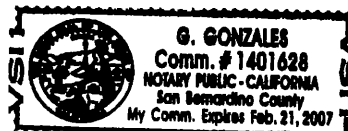
NOW THEREFORE, the undersigned beneficiary hereby substitutes FIDELITY NATIONAL TITLE INSURANCE COMPANY, whose address is 15661 Redhill Ave., # 200, Tustin, CA 92780 as Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately. November 26, 2003

Mortgage Electronic Registration Systems, Inc., its successors and assigns

BY Michelle Barney, Asst. Secretary
 for above Beneficiary

STATE OF CA COUNTY OF San Bernardino
 On November 26, 2003 before me, G. Gonzales, a Notary Public in and for San Bernardino County in the State of CA, personally appeared Michelle Barney, Asst. Secretary personally known to me 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.

G. Gonzales
 G. Gonzales
 Notary Public



FULL RECONVEYANCE

FIDELITY NATIONAL TITLE INSURANCE COMPANY, hereby accepts the foregoing appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to a written request of the present Beneficiary and in accordance with the provisions of said Deed of Trust, Does Hereby Reconvey without warranty, to the person or persons legally entitled thereto, the estate, title and interest now held by it under said Deed of Trust, describing the land therein as more fully described in said Deed of Trust.

Date: 11-26-03

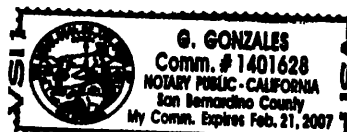
By: FIDELITY NATIONAL TITLE INSURANCE COMPANY, as Trustee

Christina Ling, Assistant Vice President

State of California County of Orange
 ON 11-26-03, before me, G. Gonzales, a Notary in and for the County of Orange, State of California, personally appeared Christina Ling, Assistant Vice President, personally known to me to be the person(s) whose name 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(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

G. Gonzales
 G. Gonzales Notary Public

(Mers#: 100122200000266939) 314
 11/20/2003



12/10/2003