

Recording Requested By:
Michele Klein

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When Recorded Return To:

Aurora Loan Services Inc.
P.O. Box 1706
Scottsbluff, NE 69363-1706

State of Oregon, County of Klamath
Recorded 12/29/03 12:35 PM
Vol M03 Pg 93590
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

'03 DEC 29 PM 12:35

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

AURORA LOAN SERVICES INC. #:0011280187 "WIARD" ID:N26/1678635892 Agt:0000614572 Klamath, OR
MERS #: 100025440000131505 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 08/03/2001 made by DENNIS RAY WIARD, AND TAMMARA LOUISE WIARD AS TENANTS BY THE ENTIRETY as the original Grantor(s), to AMERITITLE, as the original Trustee, for the benefit of GATEWAY FINANCIAL SERVICES, as the original beneficiary, which Deed of Trust was recorded on 08/09/2001, as Instrument No. , Book M01, Page 40150-4, 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.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC.

On November 04, 2003

By: [Signature]

YVONNE STICH, VICE PRESIDENT



By FIDELITY NATIONAL TITLE
INSURANCE COMPANY as Trustee
On 11/11/03 (DATE)

By: [Signature]

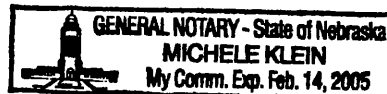
Christina Ling Assistant Vice President

State of Nebraska, County of Scotts Bluff

ON November 04, 2003, before me, MICHELE KLEIN, a Notary Public in and for the County of Scotts Bluff County, State of Nebraska, personally appeared YVONNE STICH, 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.

[Signature]
MICHELE KLEIN
Notary Expires: 02/14/2005

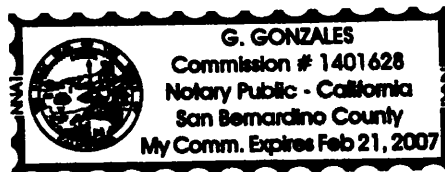
* Christina Ling
Assistant Vice President



(This area for notarial seal)
State of California, County of Orange
On this 11/11/03, before me, a Notary Public qualified for said county, came
* [Signature], known to me to be the identical person(s) who signed the foregoing
instrument and acknowledged the execution thereof to be their voluntary act and deed.

Witness my hand and seal on 11/11/03

[Signature]
Notary Expires: 2/21/2007
G. Gonzales



(This area for notarial seal)

Aurora Loan Services Inc., 601 5th Ave, Scottsbluff, NE 69361
JJP-20031104-0078 ORKLAMA KLAMATH OR BAT: 7381/0011280187 KXORSUB1

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