

Recording Requested By:  
176 Countrywide Way  
MS: LAN-88  
Lancaster, CA 93535-9944  
(800) 540-2684

Vol M04 Page 10578

State of Oregon, County of Klamath  
Recorded 02/25/2004 9:08a m  
Vol M04 Pg 10578  
Linda Smith, County Clerk  
Fee \$ 26.00 # of Pgs 1

'04 FEB 25 AM 9:08

Mail Recorded Satisfaction To:  
WILLIAM TERRY GARDINER,  
GLENDA JEAN GARDINER  
4930 SUE DR  
KLAMATH FALLS, OR 97601

2x

Above Space for Recorder's Use  
DOCID#00023100352005N

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

WHEREAS, WILLIAM TERRY GARDINER, GLENDA JEAN GARDINER, the original Trustor, under that certain Deed of Trust dated 07/06/1998 and recorded 07/13/1998, Doc # 62155, in Book M98 page 24939 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 AMERITITLE, 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: FEB 13 2004

Fidelity National Title Insurance Company

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

By: *Christina Ling*  
Christina Ling  
Assistant Vice President

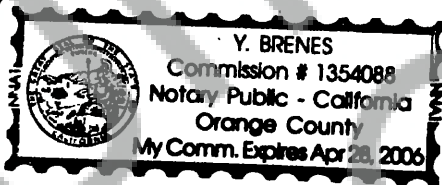
By: *Willielee A. Bailey*  
Willielee A. Bailey  
Assistant Secretary

**New Trustee Notary Acknowledgement:**

STATE OF CALIFORNIA, COUNTY OF ORANGE

On 2/13/04, before me, Y. Brenes, Notary Public, personally appeared Christina Ling, 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.



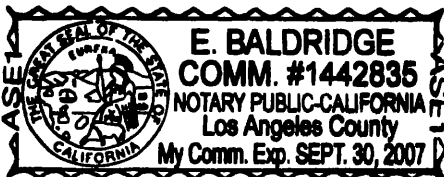
*Y. Brenes*  
Y. Brenes  
Notary Public for said State and County  
Expires: 04/28/2006

**Current Beneficiary Notary Acknowledgement:**

STATE OF CALIFORNIA, COUNTY OF LOS ANGELES

On 02/05/2004, before me, E. Baldrige, Notary Public, personally appeared Willielee A. Bailey, 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.



*E. Baldrige*  
E. Baldrige  
Notary Public for said State and County  
Expires: 09/30/2007