

104 MAR 5 AM 8:36

Vol M04 Page 12704

Recording Requested By:  
Principal Residential Mortgage, Inc.

When Recorded Return To:

Principal Residential Mortgage  
ATTN: RELEASE, H1  
711 High Street  
Des Moines, IA 50392-0665

State of Oregon, County of Klamath  
Recorded 03/05/2004 8:36 A m  
Vol M04 Pg 12704-05  
Linda Smith, County Clerk  
Fee \$ 31.00 # of Pgs 2

**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**

PRINCIPAL RESIDENTIAL MORTGAGE, INC. 906 #:8059546-5 "ADAMS" Klamath, Oregon  
MERS #: 100026600080595460 VRU #: 8886796377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 12/31/2002 made by CHARLES E. ADAMS as the original Grantor(s), to FIRST AMERICAN TITLE INSURANCE COMPANY, as the original Trustee, for the benefit of UMPQUA BANK, as the original beneficiary, which Deed of Trust was recorded on 01/03/2003 in Book/Reel/Liber: M03 Page/Folio: 00535, 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 February 18th, 2004

By: [Signature]  
S. K. OLSON, Assistant  
Secretary

By FIDELITY NATIONAL  
TITLE INSURANCE COMPANY  
as Trustee

On FEB 18 2004

By: [Signature]  
LISA KIMBROUGH,  
Assistant Vice President

STATE OF Iowa  
COUNTY OF Polk

On February 18th, 2004, before me, K. RODRIGUEZ, a Notary Public in and for Polk in the State of Iowa, personally appeared S. K. OLSON, Assistant Secretary, 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.

WITNESS my hand and official seal,

[Signature]  
K. RODRIGUEZ  
Notary Expires: 07/17/2006 #723496



(This area for notarial seal)

8/2/04

A circular notary seal for Y. Brenes, Commission # 1354088, Notary Public - California, Orange County. The seal features a central emblem with a scale of justice and a book, surrounded by the words "NOTARY PUBLIC" and "STATE OF CALIFORNIA". The text "My Comm. Expires Apr 28, 2006" is at the bottom.