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

'04 MAY 18 PM12:29

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State of Oregon, County of Klamath Recorded 05/18/2004_ Vol M04 Pg 3/0 45
Linda Smith, County Clerk
Fee \$ 2/2 # of Pgs

Mail Recorded Satisfaction To: **ELIZABETH M MERKLEY-**LOWRY, LUKE A LOWRY **3447 HIGHWAY 39 KLAMATH FALLS, OR 97603**

Above Space for Recorder's Use

DOCID#00013037902005N

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, ELIZABETH M MERKLEY-LOWRY, LUKE A LOWRY, the original Trustor, under that certain Deed of Trust dated 09/04/2001 and recorded 09/12/2001, Doc # N/A, in Book M01 page 46460 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 AMERITTTLE, 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. MAY 0 5 2004

By:

Fidelity National Title Insurance Company

Mortgage Electronic Registration Systems, Inc.

By:

Christina Ling

Assistant Vice Prefident

Toisla Fabian Assistant Secretary

New Trustee Notary Acknowledgement:

STATE OF CALIFORNIA, COUNTY OF ORANGE On 5-05-04, before me, A. Munoz, N _, before me, A. Munoz, 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.

A. MUNOZ ion # 1428712 lotary Public - California **Orange County** My Comm. Expires Jul 4, 2007 Witness my hand and official seal.

Notary Public for said State and County

Expires: 07/04/2007

Current Beneficiary Notary Acknowledgement:

STATE OF CALIFORNIA, COUNTY OF LOS ANGELES

On 04/22/2004, before me, Dianna Hargrove, Notary Public, personally appeared Teisha Fabian, 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.

DIANNA HARGROVE COMM. #1435061 TOTARY PUBLIC CALIFOR Comm. Exp. AUG. 15.

Dianna Hargrove

Notary Public for said State and County

Expires: 08/15/2007