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State of Oregon, County of Klamath Recorded 05/24/2004 4:51a Vol M04 Pg 325/5 Linda Smith, County Clerk Fee \$ 26 # of Pgs

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 #: 0003070018 LPS #: 2495304Bin #: 051104-5

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, Mortage Electronic Registration Systems, Inc., its successors and assigns is the current holder of note dated: 11/23/99, Original Amount: \$65200.00 where there was a Deed of Trust recorded 11/30/99 as Instrument # 47275, Book: M99 Page: 47269 (If re-recorded: #- Bk: - Pg:-), and FIRST AMERICAN TITLE COMPANYIS the present Trustee under re-recorded: #- Bk: - Pg:-), and FIRST AMERICAN TITLE COMPANYIS the present Trustee under said Deed of Trust, and CLAUDE P CARBY AND MINNIE JOYCE CARBY, AN ESTATE IN FEE SIMPLE AS TENANTS IN COMMON is the trustor/grantor, and FINANCING USA 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: 4815 FRIEDA AVENUE, KLAMATH FALLS, OR 97603

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. May 12, 2004

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

Suzanne Gonzalez, Asst. Secretary for above Beneficiary

STATE OF CA COUNTY OF ORANGE

BY

On May 12, 2004 before me, MICHELE REESE, a Notary Public in and for ORANGE County in the State of CA, personally appeared Suzanne Gonzalez, 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.

MICHELL REESE Notary Public

MICHELE REESE Comm. # 1300417
NOTARY PUBLIC -CALIFORNIA
Orange County
My Comm. Explose April 10, 2005

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:

By: FIDELITY NATIONAL TITLE INSURANCE COMPANY, as Trustee

Christina Ling, Assistant Vice President

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.

Michele Reese

Notary Public

(Mers#: 100099400030700183) 638

5/8/04



5/28/04

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