

**Recording Requested By:**  
**Principal Residential Mortgage, Inc.**

State of Oregon, County of Klamath  
Recorded 06/01/2004 8:48 a m  
Vol M04 Pg 34821-22  
Linda Smith, County Clerk  
Fee \$ 3.00 # of Pgs 2

**When Recorded Return To:**

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

## SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

**PRINCIPAL RESIDENTIAL MORTGAGE, INC. 906 #.1886611-1 "LUGUS" Klamath, Oregon VRU #: 8886796377**

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 07/30/2002 made by MARTIN LUGUS AND CAROLYN S LUGUS HUSBAND AND WIFE as the original Grantor(s), to PACIFIC CASCADES FINANCIAL INC, as the original Trustee, for the benefit of KLAMATH FIRST FEDERAL S & L, ASSOC, as the original beneficiary, which Deed of Trust was recorded on 08/05/2002 in Book/Reel/Liber: M02 Page/Folio: 44049 ,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.**

PRINCIPAL RESIDENTIAL MORTGAGE,  
INC.  
On May 6th 2004

By: PAUL F. BOGNANNO  
PAUL F. BOGNANNO, President & Chief  
Executive Officer

By FIDELITY NATIONAL TITLE INSURANCE  
COMPANY as Trustee  
On                      MAY 06 2004

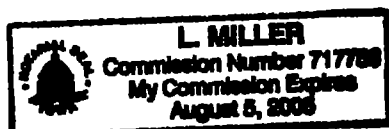
By LISA KIMBROUGH, Assistant Vice President

STATE OF Iowa  
COUNTY OF Polk

On May 6th, 2004, before me, L. MILLER, a Notary Public in and for Polk County, in the State of Iowa, personally appeared PAUL F. BOGNANNO, President & Chief Executive Officer, 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,

**L. MILLER**  
Notary Expires: 08/05/2005 #717756



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