

Recording Requested By:
AURORA LOAN SERVICES

When Recorded Return To:

Michele Klein
Aurora Loan Services Inc.
P.O. Box 1706
Scottsbluff, NE 69363-1706

State of Oregon, County of Klamath
Recorded 07/07/2004 9:48 a m
Vol M04 Pg 44309-10
Linda Smith, County Clerk
Fee \$ 31.00 # of Pgs 2

04 JUL 7 AM 9:48

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

AURORA LOAN SERVICES INC. #0011690278 "BANK" Lender ID:M39/001/0011690278 Klamath, Oregon

MERS #: 100025440000300167 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 04/24/2002 made by JOEL L BANK AND VICKI R BANK as the original Grantor(s), to FIRST NATIONAL TITLE AND ESCROW, as the original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR LEHMAN BROTHERS BANK, FSB, A FEDERAL SAVINGS BANK ITS SUCCESSORS AND ASSIGNS, as the original beneficiary, which Deed of Trust was recorded on 05/23/2002 in Book/Reel/Liber: M02 Page/Folio: 30729, in the official records of Klamath County, Oregon

Assessor's/Tax ID No. 91309028

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. AS NOMINEE FOR LEHMAN BROTHERS BANK, FSB, A FEDERAL SAVINGS BANK ITS SUCCESSORS AND ASSIGNS
On June 17th, 2004

By: [Signature]
YVONNE STICH, Vice President

By FIDELITY NATIONAL TITLE INSURANCE COMPANY as Trustee

On JUN 24 2004

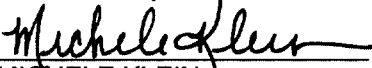
By: [Signature]
CHRISTINA LING, ASSISTANT VICE PRESIDENT



STATE OF Nebraska
COUNTY OF Scotts Bluff

ON June 17th, 2004, before me, MICHELE KLEIN, a Notary Public in and for the County of Scotts Bluff County, State of Nebraska, personally appeared YVONNE STICH, Vice President, 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,



MICHELE KLEIN

Notary Expires: 02/14/2005



(This area for notarial seal)

STATE OF California
COUNTY OF Orange

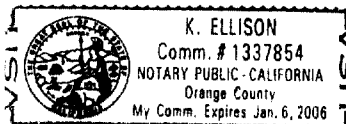
On JUN 24 2004, before me, K. ELLISON, a Notary Public in and for Orange in the State of California, personally appeared CHRISTINA LING, ASSISTANT VICE PRESIDENT, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the 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,



K. ELLISON

Notary Expires: 01/06/2006 #1337854



(This area for notarial seal)