Recording Requested By: 176 Countrywide Way MS: LAN-88 Lancaster, CA 93535-9944 (800) 540-2684 Vol_MO4 Page 49245

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Mail Recorded Satisfaction To: JAMES L PATTERSON, DENISE C PATTERSON 5197 ANKENY ST KLAMATH FALLS, OR 97603

Above Space for Recorder's Use

DOCID#000236968012005N

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, JAMES L PATTERSON, DENISE C PATTERSON, the original Trustor, under that certain Deed of Trust dated 04/08/2003 and recorded 04/14/2003, Doc # N/A, in Book M03 page 23240 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 PACIFIC CASCADES FINANCIAL INC, 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.

Trustee under said Deed of Trust.
Dated: __JUL_1 3 2004

Fidelity National Title Insurance Company

Countrywide Home Loans, Inc. (fka Countrywide Funding

Corporation)

By:

Christina Ling
Assistant Vice President

By: Lonnie Surratt

Assistant Secretary

New Trustee Notary Acknowledgement:

STATE OF CALIFORNIA, COUNTY OF ORANGE

On ______, 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.

Witness my hand and official seal.

A. MUNOZ
Comm. #1428712
NOTARY PUBLIC-CALIFORNIA U
Orange County
My Comm Expires JULY 4, 2007

A. Munoz

Notary Public for said State and County

Expires: 07/04/2007

Current Beneficiary Notary Acknowledgement:

STATE OF CALIFORNIA, COUNTY OF LOS ANGELES

On 07/01/2004, before me, G. Goulet, Notary Public, personally appeared Lonnie Surratt, 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.

G. GOULET

COMM. #1446648 AV

LOS Angeles County

My Comm. Exp. OCT. 21, 2007

G. Goulet

Notary Public for said State and County

Expires: 10/21/2007