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State of Oregon, County of Klamath
Recorded 08/17/04 9:39a m
Vol M04 Pg 53841
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

THIS INSTRUMENT MUST BE RECORDED IN:
KLAMATH County, OR

RECORDING REQUESTED BY:
Option One Mortgage Corporation (OMC)

WHEN RECORDED MAIL TO:

pt.
Fidelity National LPS
PO Box 19523
Irvine, CA 92623-9523

Loan #: 0004968699 LPS #: 2608428Bin #: 072304-2



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, First Franklin Financial Corporation is the current holder of note dated: 8/28/2001, Original Amount: \$74800.00 where there was a Deed of Trust recorded 9/4/2001 as Instrument # -, Book: M01 Page: 44863 (If re-recorded: #- Bk: - Pg:-), and ASPEN TITLE AND ESCROW is the present Trustee under said Deed of Trust, and PHILIP DUFFY AND MELISSA DUFFY, HUSBAND AND WIFE is the trustor/grantor, and FIRST FRANKLIN FINANCIAL CORPORATION 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: 4795 ONYX DRIVE, 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. July 28, 2004

First Franklin Financial Corporation

BY

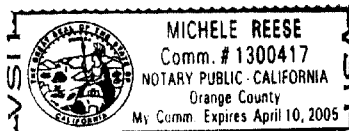
[Signature]
Michelle D. Barney, Vice President-Reconveyance and Release
for above Beneficiary

STATE OF CA COUNTY OF ORANGE

On July 28, 2004 before me, MICHELE REESE, a Notary Public in and for ORANGE County in the State of CA, personally appeared Michelle D. Barney, Vice President-Reconveyance and Release, 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.

[Signature]
MICHELE REESE
Notary Public



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: 7/28/2004

By: FIDELITY NATIONAL TITLE INSURANCE COMPANY, as Trustee

[Signature]
Christina Ling, Assistant Vice President

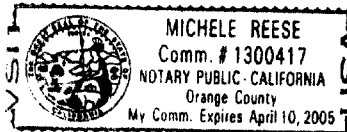
State of California, County of Orange

ON 7/28/2004 before me, Michele Reese, a Notary in and for the County of Orange, State of California, personally appeared Christina Ling, Assistant Vice President, personally known to me to be the person(s) whose name 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(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

[Signature]
Michele Reese

Notary Public

(Mers#:) 661
7/29/2004



8/18/2004