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

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Mail Recorded Satisfaction To: RUSSELL E HIRSCHBOCK 5524 BEL AIRE DR KLAMATH FALLS, OR 97603

Above Space for Recorder's Use

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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, RUSSELL E HIRSCHBOCK,

the original Trustor, under that certain Deed of Trust dated 05/12/2003 and recorded 05/15/2003, Doc # N/A, in Book M03 page 33002 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 99, 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.

Dated: SEP 1 4 2004

Fidelity National Title Insurance Company

Mortgage Electronic Registration Systems, Inc.

By:

Christina Ling

Assistant Vice President

rega Theresa Mellinger Assistant Secretary

New Trustee Notary Acknowledgement:

STATE OF CALIFORNIA, COUNTY OF ORANGE On , before me, A. Munoz, N

, 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.

A. Munoz Notary Public for said State and County

Witness my hand and official seal.

Expires: 07/04/2007

Current Beneficiary Notary Acknowledgement:

STATE OF CALIFORNIA, COUNTY OF LOS ANGELES

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

On 09/02/2004, before me, Annette Tago, Notary Public, personally appeared Theresa Mellinger, 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.

Annette Tago

Notary Public for said State and County

Expires: 05/13/2007

ANNETTE TAGO COMM. #1417689 & NOTARY PUBLIC-CALIFORNIA IT Los Angeles County My Comm. Exp. MAY 13, 2007