

Recording Requested By:
Principal Residential Mortgage, Inc.

When Recorded Return To:

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

State of Oregon, County of Klamath
Recorded 10/26/04 8:55 a m
Vol M04 Pg 72919-20
Linda Smith, County Clerk
Fee \$ 31.00 # of Pgs 2

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

PRINCIPAL RESIDENTIAL MORTGAGE, INC. 906 #:3752576-3 "FLORES" Klamath, Oregon VRU #: 8886796377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 03/31/1999 made by FRANK F FLORES AND ALMA FLORES, TENANTS BY THE ENTIRETY as the original Grantor(s), to FIRST AMERICAN TITLE INSURANCE COMPANY, as the original Trustee, for the benefit of POLARIS MORTGAGE ASSOCIATES, as the original beneficiary, which Deed of Trust was recorded on 04/12/1999 in Book/Reel/Liber: M99 Page/Folio: 13304, 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 September 29th, 2004

By:

PAUL F. BOGNANNO, President & Chief Executive Officer

By FIDELITY NATIONAL TITLE INSURANCE COMPANY as Trustee

On SEP 29 2004

By:

LISA KIMBROUGH, Assistant Vice President

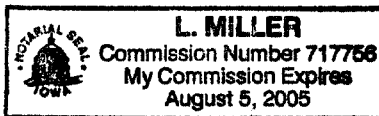
STATE OF Iowa
COUNTY OF Polk

On September 29th, 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




(This area for notarial seal)

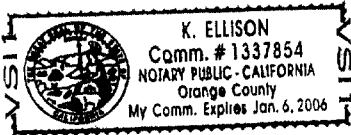
STATE OF California
COUNTY OF Orange

On 9-29-04, before me, K. ELLISON, a Notary Public in and for Orange in the State of California, personally appeared LISA KIMBROUGH, 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)