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

State of Oregon, County of Klamath Recorded 11/01/04 Vol M04 Pg 74766 Linda Smith, County Clerk Fee \$ 2 0 # of Pgs __ # of Pgs

Mail Recorded Satisfaction To: GENE D KENNEDY 2021 SARGENT AVE KLAMATH FALLS, OR 97601

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Above Space for Recorder's Use

DOCID#000232863322005N

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS. GENE D KENNEDY,

the original Trustor, under that certain Deed of Trust dated 04/28/2003 and recorded 05/05/2003, Doc # N/A, in Book M03 page 29399 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.
Dated: 0CT 2 0 2004

Fidelity National Title Insurance Company

Countrywide Home Loans, Inc. (fka Countrywide Funding Corporation)

By:

Christina Ling

Assistant Vice President

By:

Dalila Javid

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 Comm. # 1428712 OTARY PUBLIC CALIFORNIA Orange County
My Comm. Expires JULY 4, 2007

Witness my hand and official seal.

Notary Public for said State and County

Expires: 07/04/2007

Current Beneficiary Notary Acknowledgement:

STATE OF CALIFORNIA, COUNTY OF LOS ANGELES

T. STONELAKE COMM. #143245 IOTARY PUBLIC-CALIFORNI Los Angeles County

Pomm. Exp. JULY 27

On 10/12/2004, before me, T. Stonelake, Notary Public, personally appeared Dalila Javier, 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.

Notary Public for said State and County

Expires: 07/27/2007