

Recording Requested By:  
Principal Residential Mortgage, Inc.

When Recorded Return To:

State of Oregon, County of Klamath  
Recorded 01/04/2005 10:33 a m  
Vol M05 Pg 00573-74  
Linda Smith, County Clerk  
Fee \$ 31.00 # of Pgs 2

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



**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**

PRINCIPAL RESIDENTIAL MORTGAGE, INC. 906 #:8447460-0 "BRUCE" Klamath, Oregon  
MERS #: 100186300000070530 VRU #: 8886796377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 05/21/2004 made by STEVEN A. BRUCE AND JULIE M. BRUCE, HUSBAND AND WIFE, as the original Grantor(s), to ASPEN TITLE AND ESCROW, INC, as the original Trustee, for the benefit of MERS, NOMINEE FOR ACTION MORTGAGE COMPANY, as the original beneficiary, which Deed of Trust was recorded on 05/28/2004 in Book/Reel/Liber: M04 Page/Folio: 34398, 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.

MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS, INC.

On November 23rd, 2004

By: [Signature]  
PAUL F BOGNANNO, Assistant Secretary

By FIDELITY NATIONAL TITLE INSURANCE  
COMPANY as Trustee

On NOV 23 2004

By: [Signature]  
LISA KIMBROUGH, Assistant Vice  
President

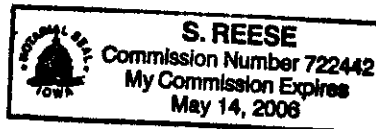
STATE OF Iowa  
COUNTY OF Polk

On November 23rd, 2004, before me, S. REESE, a Notary Public in and for Polk in the State of Iowa, personally appeared PAUL F BOGNANNO, Assistant Secretary, 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,

[Signature]  
S. REESE

Notary Expires: 05/14/2006 #722442



(This area for notarial seal)

(This area for notarial seal)

\*SMS\*SMSPRIN\*11/23/2004 04:06:20 PM\* PRIN01PRIN00000000000000001003168\* ORKLAMA\* 8447460-0 ORSTATE\_TRUST\_SUB \*SMS\*SMSPRIN\*