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Recording Requested By: ALTA REAL ESTATE SERVICES, INC.

When Recorded Return To:

ALTA REAL ESTATE SERVICES, INC P.O. BOX 551170 ATTN: RECONVEYANCE DEPT. JACKSONVILLE, FL. 32255 State of Oregon, County of Klamath Recorded 01/05/2005 \$:28a m
Vol M05 Pg 06880-8/
Linda Smith, County Clerk
Fee \$ 3/° # of Pgs 2

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

ALTA REAL ESTATE SERVICES, INC. #:0004047395 "GIBB" Lender ID:S56/400177263 Klamath, Oregon PIF: 11/18/2004

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 11/07/2002 made by KAY I. GIBB as the original Grantor(s), to AMERITITLE, as the original Trustee, for the benefit of WILMINGTON FINANCE, INC., as the original beneficiary, which Deed of Trust was recorded on 11/13/2002 in Book/Reel/Liber: M02 Page/Folio: 65810 as Instrument No.: N/A, in the official records of Klamath County, Oregon

The undersigned HEREBY SUBSTITUTES ARUSI R. LOPRINZI, Trustee in lieu of the above named Trustee under said Deed of Trust.

ARUSI R. LOPRINZI 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 ARUSI R. LOPRINZI have caused these presents to be executed by their duly authorized officers on the dates below written.

U.S. Bank National Association as Trustee for Home Equity Asset Trust 2003-1 by SELECT PORTFOLIO SERVICING, INC. F/K/A Fairbanks Capital Corp. as Attorney in Fact On December 15th, 2004

By: C. Tacinelli-Wright, Document Control
Officer

By ARUSI R. LOPRINZI as Trustee

ARUSI LOPRINZI

OSB 03381

STATE OF Florida COUNTY OF Duval

On December 15th, 2004, before me, CHRISTINA B. VOLZ, a Notary Public in and for Duval in the State of Florida, personally appeared C. Tacinelli-Wright, Document Control 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,

CHRISTINA B. VOLZ

Notary Expires: 06/19/2007 #DD 224322

CHRISTINA B. VOLZ

Notary Public - State of Florida

My Commission Expres Jun 19, 2007

Commission # DD 224322

Bonded By National Notary Assn.

(This area for notarial seal)

STATE OF Oregon COUNTY OF Oregoy

On Dec 29, 2004, before me, CHRISTI D. NELSON, a Notary Public in and for in the State of Oregon, personally appeared ARUSI LOPRINZI, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) has/have been sworn to and subscribed before me 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,

CHRISTI D. NELSON

Notary Expires: 06/20/2006 #358772

HEFIGIAL SEAL

GHRISTI D. NELSON

NOTARY PUBLIC-OREGON

COMMISSION NO. 358772

MY COMMISSION EXPIRES JUNE 20, 2006

(This area for notarial seal)