

Recording Requested By:
Principal Residential Mortgage, Inc.

State of Oregon, County of Klamath
Recorded 02/15/2005 8:44a m
Vol M05 Pg 10274-75
Linda Smith, County Clerk
Fee \$.31⁰⁰ # of Pgs 2

When Recorded Return To:

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 #:2336568-7 "PALMER" Klamath, Oregon
MERS #: 100026600023365682 VRU #: 8886796377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 01/28/2004 made by WILLIAM D. PALMER, AN UNMARRIED PERSON as the original Grantor(s), to FIDELITY, as the original Trustee, for the benefit of MERS, NOMINEE FOR A&S MORTGAGE SERVICES CORP. D/B/A RESIDENTIAL MORTGAGE SERVICES, as the original beneficiary, which Deed of Trust was recorded on 01/28/2004 in Book/Reel/Liber: M04 Page/Folio: 06873 as Instrument No.: 020404, 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 December 31st, 2004

By: [Signature]
PAUL F BOGNANNO, Assistant Secretary

By FIDELITY NATIONAL TITLE INSURANCE
COMPANY as Trustee
On FEB 07 2005

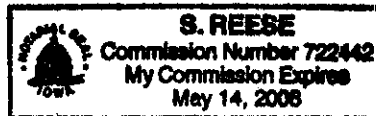
By: [Signature]
LISA KIMBROUGH, Assistant Vice
President

STATE OF Iowa
COUNTY OF Polk

On December 31st, 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




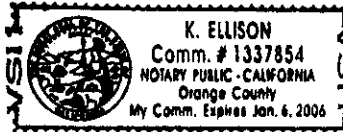
(This area for notarial seal)

STATE OF California
COUNTY OF Orange

On 2/7/05, 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)