

05 APR 7 AM 8:59

Vol M05 Page 23896

Recording Requested By:  
CHASE HOME FINANCE LLC

When Recorded Return To:

LYNN B FOSTER  
3950 KELLEY DRIVE  
KLAMATH FALLS, OR 97603

State of Oregon, County of Klamath  
Recorded 04/07/2005 8:59 a m  
Vol M05 Pg 23896-97  
Linda Smith, County Clerk  
Fee \$ 31.00 # of Pgs 2

**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**

Paid Accounts Department #: 17344920 "FOSTER" Lender ID: 521BTDBC/12640082 Klamath, Oregon  
MERS #: 100122200000731957 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 01/12/2004 made by LYNN B FOSTER as the original Grantor(s), to FIRST AMERICAN TITLE, as the original Trustee, for the benefit of BNC MORTGAGE, INC., as the original beneficiary, which Deed of Trust was recorded on 01/20/2004 in Book/Reel/Liber: M04 Page/Folio: 035104, in the official records of Klamath County, Oregon

The undersigned HEREBY SUBSTITUTES GEORGE P. FISHER, Trustee in lieu of the above named Trustee under said Deed of Trust.

GEORGE P. FISHER 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 GEORGE P. FISHER have caused these presents to be executed by their duly authorized officers on the dates below written.

MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS, INC. (MERS) SOLELY AS  
NOMINEE FOR BNC MORTGAGE, INC.  
AND THEIR SUCCESSORS AND ASSIGNS  
On March 23rd, 2005

By: [Signature]  
GABE RICO, Assistant Secretary

By GEORGE P. FISHER as Trustee

On 4-7-05  
By: [Signature]  
GEORGE P. FISHER

STATE OF California  
COUNTY OF San Diego

On March 23rd, 2005, before me, MERLY A. MENDOZA, a Notary Public in and for San Diego County, in the State of California, personally appeared GABE RICO, 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,

WITNESS my hand and official seal,

[Signature]  
MERLY A. MENDOZA  
Notary Expires: 03/01/2006 #1845006



(This area for notarial seal)

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23897

STATE OF Oregon  
COUNTY OF Multnomah

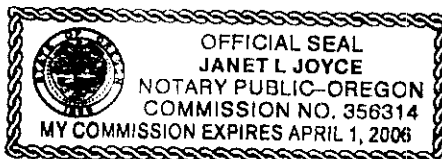
On 4-1-05, before me, Janet L. Joyce, a Notary Public in and for Multnomah in the State of Oregon, personally appeared GEORGE P. FISHER, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged 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,

Janet L. Joyce

Notary Expires: / /

04-01-06



(This area for notarial seal)