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State of Oregon, County of Klamath Recorded 04/29/2005 S.2 Vol M05 Pg 30/97 42 A Linda Smith, County Clerk Fee \$ 3/00 # of Pgs

Recording Requested By: GMAC MORTGAGE CORPORATION

When Recorded Return To:

KENNETH F TAYLOR 2333 APPLEGATE STREET KLAMATH FALLS, OR 97601

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE GMAC MORTGAGE CORPORATION #:0306798644 "TAYLOR" Lender ID:20024/067272479 Klamath, Oregon PIF: 04/07/2005

MERS #: 100014700019863148 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 08/11/1999 made by KENNETH F. TAYLOR AND BRENDA S. TAYLOR as the original Grantor(s), to FIRST AMERICAN TITLE, as the original Trustee, for the benefit of NEW AMERICA FINANCIAL, INC., as the original beneficiary, which Deed of Trust was recorded on 08/18/1999 in Book/Reel/Liber: M99 Page/Folio: 33405, in the official records of Klamath County, Oregon

The undersigned HEREBY SUBSTITUTES FIRST AMERICAN TITLE COMPANY,, Trustee in lieu of the above named Trustee under said Deed of Trust.

FIRST AMERICAN TITLE 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 FIRST AMERICAN TITLE COMPANY, have caused these presents to be executed by their duly authorized officers on the dates below written.

GMAC Mortgage Corporation

On April 19th 2005

Barb Frost, Limited Signing Officer

By FIRST AMERICAN TITLE COMPANY, as

Trustee

On April 19th, 2005

DEB NIEMAN, ASSISTANT SECRETARY

STATE OF Iowa COUNTY OF Black Hawk

On April 19th, 2005, before me, M. CLARK, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared Barb Frost, Limited Signing 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.

NESS my hand and official seal,

M. CYARR

Notary Expires: 05/17/2007 #728505

M. CLARK NOTARIAL SEAL - STATE OF IOWA COMMISSION NUMBER 728505 MY COMMISSION EXPIRES MAY 17, 2007 (This area for notarial seal)

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE Page 2 of 2

STATE OF Iowa COUNTY OF Black Hawk

On April 19th, 2005, before me, M. CLARK, a Notary Public in and for Black Hawk in the State of lowa, personally appeared DEB NIEMAN, 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,

Notary Expires: 05/17/2007 #728505

(This area for notarial seal)

M. CLARK NOTARIAL SEAL - STATE OF IOWA COMMISSION NUMBER 728505 MY COMMISSION EXPIRES MAY 17, 2007