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State of Oregon, County of Klamath  
Recorded 05/10/2005 8:12a m  
Vol M05 Pg 33550  
Linda Smith, County Clerk  
Fee \$ 26.00 # of Pgs 1

ARCHIE D RIPPETO  
3447 EVERGREEN DRIVE  
KLAMATH FALLS, OR 97603

'05 MAY 10 AM 0:12

**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**

Ditech.com #:8123467032 "RIPPETO" Lender ID:61025/652954448 Klamath, Oregon PIF: 04/12/2005  
MERS #: 100037506529544489 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 03/20/2002 made by ARCHIE D RIPPETO as the original Grantor(s), to KEY TITLE CO., as the original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as the original beneficiary, which Deed of Trust was recorded on 04/05/2002 as Instrument No.: M02-20160, 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.

Mortgage Electronic Registration Systems,  
Inc. ("MERS")  
On April 28th, 2005

By: [Signature]  
Janice Burt, Assistant Secretary

By FIRST AMERICAN TITLE COMPANY, as  
Trustee  
On April 28th, 2005

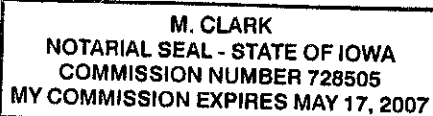
By: [Signature]  
DEB NIEMAN, ASSISTANT SECRETARY

STATE OF Iowa  
COUNTY OF Black Hawk

On April 28th, 2005, before me, M. CLARK, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared Janice Burt, 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,

M. CLARK  
Notary Expires: 05/17/2007 #728505



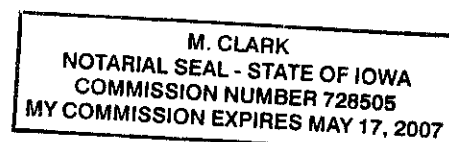
(This area for notarial seal)

STATE OF Iowa  
COUNTY OF Black Hawk

On April 28th, 2005, before me, M. CLARK, a Notary Public in and for Black Hawk in the State of Iowa, 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,

M. CLARK  
Notary Expires: 05/17/2007 #728505



(This area for notarial seal)