

05 MAY 25 AM 0:40

Vol M05 Page 38132

State of Oregon, County of Klamath  
Recorded 05/25/05 8:46 a m  
Vol M05 Pg 38132  
Linda Smith, County Clerk  
Fee \$ 26<sup>00</sup> # of Pgs 1

THIS INSTRUMENT MUST BE RECORDED IN:  
KLAMATH County, OR

RECORDING REQUESTED BY:  
USAA Federal Savings Bank

WHEN RECORDED MAIL TO:  
Fidelity National LPS  
PO Box 19523  
Irvine, CA 92623-9523

Loan #: 81301111 LPS #: 2901424 Bin #: 050205-2



**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

WHEREAS, USAA FEDERAL SAVINGS BANK is the current holder of note dated: 12/2/2002, Original Amount: \$75000.00 where there was a Deed of Trust recorded 12/11/2002 as Instrument # N/A, Book: M02 Page: 71905-71910 (If re-recorded: #N/A Bk: N/A Pg:N/A), and MICHAEL G. MAGNUS, ESQ. is the present Trustee under said Deed of Trust, and JAMES F. CALVERT, JR. AND WENDY A. WARREN, HUSBAND AND WIFE is the trustor/grantor, and USAA FEDERAL SAVINGS BANK (USAA F.S.B.) is the original beneficiary, and

WHEREAS, said Deed of Trust was recorded in Official Records of KLAMATH County, OR and

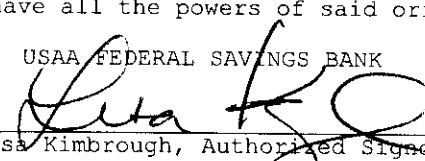
WHEREAS, the undersigned having been paid in full on said Deed of Trust and its corresponding Note, desires to substitute a new Trustee under certain Deed of Trust in the place and stead of the present trustee of record, for the purpose of executing reconveyance, in the manner provided in said Deed of Trust.

Property Address: 4825 SUNSETT RIDGE RD., KLAMATH FALLS, OR 97601

NOW THEREFORE, the undersigned beneficiary hereby substitutes FIDELITY NATIONAL TITLE INSURANCE COMPANY, whose address is 15661 Redhill Ave., # 200, Tustin, CA 92780 as Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately. May 04, 2005

USAA FEDERAL SAVINGS BANK

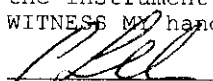
BY

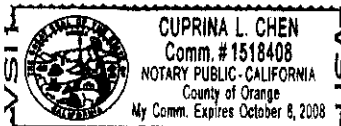
  
Lisa Kimbrough, Authorized Signor  
for above Beneficiary

STATE OF CA COUNTY OF ORANGE

On May 04, 2005 before me, Cuprina L. Chen, a Notary Public in and for ORANGE County in the State of CA, personally appeared Lisa Kimbrough, Authorized Signor, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

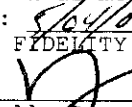
  
Cuprina L. Chen  
Notary Public



**FULL RECONVEYANCE**

FIDELITY NATIONAL TITLE INSURANCE COMPANY, hereby accepts the foregoing appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to a written request of the present Beneficiary and in accordance with the provisions of said Deed of Trust, Does Hereby Reconvey without warranty, to the person or persons legally entitled thereto, the estate, title and interest now held by it under said Deed of Trust, describing the land therein as more fully described in said Deed of Trust.

Date: 5/6/05

By:  FIDELITY NATIONAL TITLE INSURANCE COMPANY, as Trustee

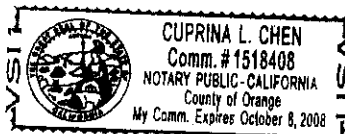
Michelle Barney, Vice President

State of California County of Orange  
ON 05/06/05, before me, Cuprina L. Chen, a Notary in and for the County of Orange, State of California, personally appeared Michelle Barney, Assistant Vice President, personally known to me to be the person(s) whose name 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(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

  
Cuprina L. Chen

Notary Public

(Mers#: )



5/28/2005

21  
FS