Recording Requested By:
AURORA LOAN SERVICES

State of Oregon, County of Klamath Recorded 06/14/05 10:49 a m

When Recorded Return To:

Michele Klein Aurora Loan Services Inc. P.O. Box 1706 Scottsbluff, NE 69363-1706 State of Oregon, County of Klamath Recorded 06/14/05 10:49 a m
Vol M05 Pg 44236-37
Linda Smith, County Clerk
Fee \$ 3/0 # of Pgs 2

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

AURORA LOAN SERVICES INC. #:0015148455 "RAY" Lender ID:L75/001/0015148455 Klamath, Oregon MERS #: 100174500030200924 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 02/21/2003 made by MELVIN RAY AND KATHERINE RAY, HUSBAND AND WIFE as the original Grantor(s), to ASPEN TITLE & ESCROW, INC., as the original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR LIBERTY AMERICAN MORTGAGE CORP. IT'S SUCCESSORS AND ASSIGNS, as the original beneficiary, which Deed of Trust was recorded on 02/28/2003 in Book/Reel/Liber: M03 Page/Folio: 12410 as Instrument No.: N/A, 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. AS NOMINEE FOR LIBERTY AMERICAN MORTGAGE CORP.

IT'S SUCCESSORS AND ASSIGNS On May 12th, 2005

By: MUNICHELE KLEIN, Vice President

WHO I LEE TEELIN, VICE FRESIDENT

By FIDELITY NATIONAL TITLE INSURANCE COMPANY as Trustee

On MAY 3 1 2005

CHRISTINA LING , ASSISTANT VICE

PRESIDENT

STATE OF Nebraska COUNTY OF Scotts Bluff

ON May 13th, 2005, before me, IRENE GUERRERO, a Notary Public in and for the County of Scotts Bluff County, State of Nebraska, personally appeared MICHELE KLEIN, 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.

PAWARE

WITNESS my hand and official seal,

IRENE GUERRERO

Notary Expires: 09/14/2005

GENERAL NOTARY - State of Nebraska
IRENE GUERRERO
My Comm. Exp. Sept. 14, 2005

(This area for notarial seal)

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STATE OF California COUNTY OF Orange

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On _______, before me, K. ELLISON, a Notary Public in and for Orange in the State of California, personally appeared CHRISTINA LING , 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)