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State of Oregon, County of Klamath
Recorded 06/23/05 10:38 a m
Vol M05 Pg 47265-66
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 2

After Recording, return to:

RE: Fidelity Service Corporation
c/o Mortgage Loan Servicing
111 N. Wall St.
Spokane, WA 99201

SUBSTITUTION OF TRUSTEE

5/2/2005 Loan No. 115181813
Mers No. 1001863-0000008499-4

Fidelity Service Corporation, is hereby appointed successor Trustee under that certain Deed of Trust described below:

Borrower: Jesse J. Talbott, an unmarried person, Randy L. Norris and Linda C. Norris,
Husband and Wife
Trustee: First American Title Insurance Company of Oregon
Beneficiary: Mortgage Electronic Registration Systems, Inc., Solely as Nominee for
Action Mortgage Company
Dated: September 22, 2004 Recorded: September 24, 2004
Auditor's File No.: Vol. M04 Page 64258 ✓
Filed for recording in Klamath County, State of Oregon

Date: May 6, 2005 Mortgage Electronic Registration Systems, Inc., Solely as
Nominee for Action Mortgage Company

By Kathy Harper
Kathy Harper - Assistant Secretary

State of Washington)
) SS
County of Spokane)

On May 6, 2005, before me, the undersigned, a Notary Public in and for the state of Washington, duly commissioned and sworn, personally appeared KATHY HARPER to me known to be the ASSISTANT SECRETARY of the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mention, and on oath state that she is authorized to execute the said instrument.

Witness my hand and official seal hereto affixed the day and year first above written.

Wendie Ericson
Notary Public for Washington
My Commission Expires: June 29, 2006



26✓

Real property in the County of Klamath, State of Oregon, described as follows:

A tract of land situated in the Southeast quarter of Section 25, Township 38 South, Range 8 East of the Willamette Meridian, Klamath County, Oregon, being more particularly described as follows:

Beginning at a brass nail and tag stamped CKF and set in the top of curb on the Northwest property corner of Lot 11, Block 5 as shown on Tract No. 1091 Lynnewood, Klamath Falls, Oregon; thence South $36^{\circ}22'13''$ West, along the Westerly line of said Lot, 117.55 feet to a 5/8 inch rebar with an aluminum cap stamped City of Klamath Falls at the Southwest corner of said Lot 11; thence North $58^{\circ}29'28''$ West, as shown on Record of Survey 5039 filed in the Klamath County Surveyors Office, 72.35 feet to a 5/8 inch rebar; thence South $66^{\circ}52'22''$ West, as shown on said Record of Survey, 79.06 feet to a 5/8 inch rebar; thence North $30^{\circ}36'14''$ West, as shown on Record of Survey 1838 filed in the Klamath County Surveyors Office, to the Southeast line of Lot 11, Block 6 as shown on Tract 1140 Lynnewood First Addition, Klamath Falls, Oregon; thence North $74^{\circ}42'40''$ East, along the Southerly boundary line of said Tract 1140, to the Southwesterly right of way line of Ponderosa Drive and the beginning of a curve concave to the Northeast; thence Southeasterly, along said Southwesterly right of way line, on the arc of said curve 105.89 feet having radius of 50.00 feet (central angle of said curve = $121^{\circ}20'19''$), as shown on said Tract 1140, to the beginning of a reverse curve concave to the South; thence Easterly, continuing along said right of way line, on the arc of said reverse curve 47.84 feet having a radius of 50.00 feet (central angle of said curve = $54^{\circ}49'13''$), as shown on said Tract 1140, to the beginning of a compound curve concave to the Southwest; thence Southeasterly, continuing along said right of way line, on the arc of said compound curve 33.37 feet having a radius of 155.00 feet (central angle of said curve = $12^{\circ}22'00''$), as shown on said Tract 1140, to a brass nail and tag stamped CKF and set in the top of curb on the Southwesterly right of way line of Ponderosa Drive; thence South $53^{\circ}38'55''$ East along said right of way line, 45.50 feet to the point of beginning.