

State of: Oregon
County of: Klamath

After Recording Return To:
George P. Fisher
Attorney at Law
3635 S. W. Dosch Road
Portland, Oregon 97239

State of Oregon, County of Klamath
Recorded 06/28/05 8:10 a m
Vol M05 Pg 48532
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

Substitution of Trustee and Full Reconveyance

The undersigned Mortgage Electronic Registration Systems, Inc.
as the owner and holder of the Notes secured by the Deed of Trust described herein:
Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC
Original Trustor: DENNIS HOLMES, TARA HOLMES
Original Trustee: AMERITITLE
which Deed of Trust was recorded on 04/23/04 on Book M04 on Page 24588 ✓
Tax ID: R560501
Date of deed of trust: 04/22/04 Amount of deed of trust: \$139000.00
in the office of the County Auditor of Klamath, state of Oregon, hereby substitutes
George P. Fisher, 3635 S.W. Dosch Rd, Portland, OR 97239 as trustee under said Deed of Trust.

George P. Fisher hereby accepts said appointment of Trustee under the above Deed of Trust, and as successor Trustee, and pursuant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust, does hereby RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, all the state now held by it under said Deed of Trust.

IN WITNESS WHEREOF, the owner and holder above named, and George P. Fisher, as successor Trustee, have caused this instrument to be executed, each in its respective interest.

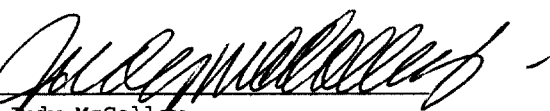
Dated: 06/13/2005

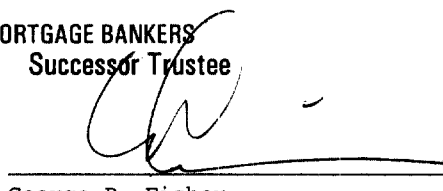
Mortgage Electronic Registration Systems, Inc.

as nominee for GATEWAY BUSINESS BANK DBA MISSION HILLS MORTGAGE BANKERS

Successor Trustee

By:


Judy McColley
Assistant Vice President


George P. Fisher
Successor Trustee

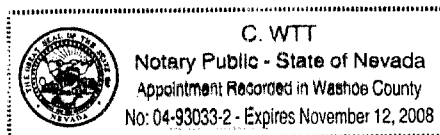
State of Nevada
County of Washoe

On 06/13/2005, before me, the undersigned, a Notary Public for said County and State, personally appeared Judy McColley, personally known to me to be the person that executed the foregoing instrument, and acknowledged that he/she is Assistant Vice President of Mortgage Electronic Registration Systems, Inc.
as nominee for GATEWAY BUSINESS BANK DBA MISSION HILLS MORTGAGE BANKERS
and that he/she executed the foregoing instrument pursuant to a resolution of its board of directors and that such execution was done as the free act and deed of Mortgage Electronic Registration Systems, Inc.
as nominee for GATEWAY BUSINESS BANK DBA MISSION HILLS MORTGAGE BANKERS.



Notary: c. Wtt

My Commission Expires: 11/12/08



State of Oregon
County of Multnomah

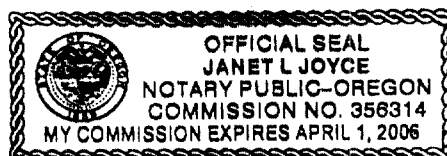
The foregoing instrument was acknowledged before me on 6.23.05
by George P. Fisher, Successor Trustee.

Notary Public:

My Commission Expires: 04-01-06

Residing at:

Multnomah



Prepared by: E. N. Harrison,

Peelle Management Corporation, 4690 Longley Lane, Suite #8, Reno, NV 89502

LN# 043774664 Investor LN# 8967673 P.I.F.: 05/25/05

FINAL RECON. OR 90816 Clt:00 Inv#14A id2 06/13/05 36-035 OR Klamath 787:37 9

MIN#: 1000712-0000021349-4 MERS Tel.#: 1-888-679-6377

