

Recording Requested By:
 p: AURORA LOAN SERVICES

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 07/13/05 8:38a m
 Vol M05 Pg 53398-99
 Linda Smith, County Clerk
 Fee \$ 3.00 # of Pgs 2
1000 opa

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

AURORA LOAN SERVICES INC. #:0011980596 "PECK" Lender ID:N24/396/1687191750 Klamath, Oregon
 MERS #: 100100820205010364 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 07/05/2002 made by BURTON E. PECK AND MARGARET A. PECK, AS TENANTS BY THE ENTIRETY as the original Grantor(s), to COMMERCE TITLE COMPANY, as the original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR GENISYS FINANCIAL CORP., A CALIFORNIA CORPORATION IT'S SUCCESSORS AND ASSIGNS, as the original beneficiary, which Deed of Trust was recorded on 07/15/2002 in Book/Reel/Liber: M02 Page/Folio: 39828 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
 GENISYS FINANCIAL CORP., A
 CALIFORNIA CORPORATION IT'S
 SUCCESSORS AND ASSIGNS
 On June 18th, 2005

By: JAN WALSH
 JAN WALSH, Vice President

By FIDELITY NATIONAL TITLE INSURANCE
 COMPANY as Trustee

On JUL 01 2005

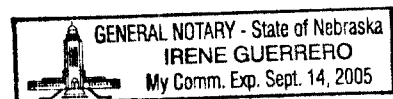
By: Christina Ling
 CHRISTINA LING, ASSISTANT VICE
 PRESIDENT

STATE OF Nebraska
 COUNTY OF Scotts Bluff

ON June 18th, 2005, before me, IRENE GUERRERO, a Notary Public in and for the County of Scotts Bluff County, State of Nebraska, personally appeared JAN WALSH, 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,

Irene Guerrero
 IRENE GUERRERO
 Notary Expires: 09/14/2005




(This area for notarial seal)

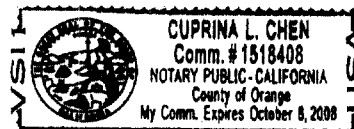
53399

STATE OF California
COUNTY OF Orange

On 7/1/2005, before me, CUPRINA L. CHEN, 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,


CUPRINA L. CHEN
Notary Expires: 10/08/2008 #1518408



(This area for notarial seal)