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Recording Requested By: DITECH.COM

When Recorded Return To:

JESUS AVILA 5711 UPLAND DRIVE KLAMATH FALLS, OR 97603 State of Oregon, County of Klamath Recorded 07/15/05 9:17a m
Vol M05 Pg 5/2/8
Linda Smith, County Clerk
Fee \$ 2600 # of Pgs 1

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Ditech.com #:0655064528 "AVILA" Lender ID:20008/938329553 Klamath, Oregon PIF: 06/15/2005 MERS #: 100037506550645288 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 07/01/2004 made by JESUS AVILA AND LISA C. AVILA as the original Grantor(s), to KEY TITLE CO., as the original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC ("MERS"), as the original beneficiary, which Deed of Trust was recorded on 07/13/2004 in Book/Reel/Liber: M04 Page/Folio: 45711, in the official records of Klamath County, Oregon

The undersigned HEREBY SUBSTITUTES FIRST AMERICAN TITLE COMPANY,, Trustee in lieu of the above named Trustee under said Deed of Trust.

FIRST AMERICAN TITLE 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 FIRST AMERICAN TITLE COMPANY, have caused these presents to be executed by their duly authorized officers on the dates below written.

Mortgage Electronic Registration Systems,

Inc. ("MERS") On June 28th, 2005

Janice Burt, Assistant Secretary

By FIRST AMERICAN TITLE COMPANY, as

Trustee

On June 28th, 2005

DEB NIEMAN , ASSISTANT SECRETARY

STATE OF Iowa COUNTY OF Black Hawk

On June 28th, 2005, before me, M. CLARK, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared Janice Burt, Assistant Secretary, 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,

M. CLARK

Notary Expires: 05/17/2007 #728505

M. CLARK NOTARIAL SEAL - STATE OF IOWA COMMISSION NUMBER 728505 MY COMMISSION EXPIRES MAY 17, 2007

(This area for notarial seal)

STATE OF Iowa COUNTY OF Black Hawk

On June 28th, 2005, before me, M. CLARK, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared DEB NIEMAN, ASSISTANT SECRETARY, 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,

M. CLARK Notary Expires: 05/17/2007 #728505 M. CLARK NOTARIAL SEAL - STATE OF IOWA COMMISSION NUMBER 728505 MY COMMISSION EXPIRES MAY 17, 2007

(This area for notarial seal)