

THIS INSTRUMENT MUST BE RECORDED IN:
KLAMATH County, OR

RECORDING REQUESTED BY:
USAA Federal Savings Bank

WHEN RECORDED MAIL TO:
Fidelity National LPS
PO Box 19523
Irvine, CA 92623-9523

Loan #: 82801218 LPS #: 3016718 Bin #: 072805-2



SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, USAA FEDERAL SAVINGS BANK is the current holder of note dated: 3/21/2005, Original Amount: \$33900.00 where there was a Deed of Trust recorded 3/22/2005 as Instrument # N/A, Book: M05 Page: 18851-18856 (If re-recorded: #N/A Bk: N/A Pg:N/A), and MICHAEL G. MAGNUS, ESQ. is the present Trustee under said Deed of Trust, and RONALD W. CLOYD AND KATHLEEN V. CLOYD, HUSBAND AND WIFE is the trustor/grantor, and USAA FEDERAL SAVINGS BANK (USAA F.S.B.) is the original beneficiary, and

WHEREAS, said Deed of Trust was recorded in Official Records of KLAMATH County, OR and WHEREAS, the undersigned having been paid in full on said Deed of Trust and its corresponding Note, desires to substitute a new Trustee under certain Deed of Trust in the place and stead of the present trustee of record, for the purpose of executing reconveyance, in the manner provided in said Deed of Trust.

Property Address: 3915 TWIN PINES LN., KLAMATH FALLS, OR 97603

NOW THEREFORE, the undersigned beneficiary hereby substitutes FIDELITY NATIONAL TITLE INSURANCE COMPANY, whose address is 15661 Redhill Ave., # 200, Tustin, CA 92780 as Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately. August 01, 2005

USAA FEDERAL SAVINGS BANK

BY

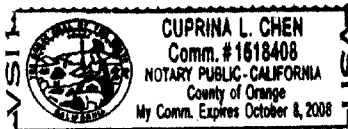
[Signature]
Lisa Kimbrough, Authorized Signor
for above Beneficiary

STATE OF CA COUNTY OF ORANGE

On August 01, 2005 before me, Cuprina L. Chen, a Notary Public in and for ORANGE County in the State of CA, personally appeared Lisa Kimbrough, Authorized Signor personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS MY hand and official seal.

[Signature]
Cuprina L. Chen
Notary Public



FULL RECONVEYANCE

FIDELITY NATIONAL TITLE INSURANCE COMPANY, hereby accepts the foregoing appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to a written request of the present Beneficiary and in accordance with the provisions of said Deed of Trust, Does Hereby Reconvey without warranty, to the person or persons legally entitled thereto, the estate, title and interest now held by it under said Deed of Trust, describing the land therein as more fully described in said Deed of Trust.

Date: 8/6/05

By: FIDELITY NATIONAL TITLE INSURANCE COMPANY, as Trustee

Michelle Barney, Vice President

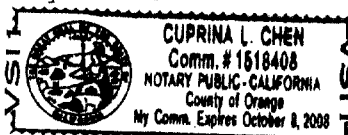
State of California County of Orange

ON 8/6/05, before me, Cuprina L. Chen, a Notary in and for the County of Orange, State of California, personally appeared Michelle Barney, Assistant Vice President, personally known to me to be the person(s) whose name 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(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

[Signature]
Cuprina L. Chen

Notary Public

(Mers#:)



8/24/2005