

Prepared By and Return To:

Debbie Mueller

First Madison Services Inc.

4111 S. Darlington Suite 300

Tulsa, OK 74135

FHA Case No.: 431-3876713

SUBSTITUTION OF TRUSTEE

WHEREAS, Alphonso Jackson, Secretary of Housing and Urban Development, whose address is 451 Seventh Street S.W., Washington, DC 20410, his successors and assigns, the present Beneficiary of record under a certain Deed of Trust dated 3/24/2003, recorded 3/28/2003, Document/Instrument No. NA or in Book M03, Page 19015, in the records of KLAMATH County, Oregon, between NANCY L. BALL, , Trustor(s), whose address is 531 CONGER AVENUE, KLAMATH FALLS, OR 97601, Senior Official with responsibility for Single Family Mortgage Insurance Programs in the Department of Housing and Urban Development Field Office with jurisdiction over the property described below, or a designee of that Official, as Trustee(s), whose address is 451 Seventh Street S.W., Washington, DC 20410, and the Secretary of Housing and Urban Development, Beneficiary, whose address is 451 Seventh Street S.W., Washington, DC 20410, for the property located at 531 CONGER AVENUE, KLAMATH FALLS, OR 97601.

Legal Description: NA

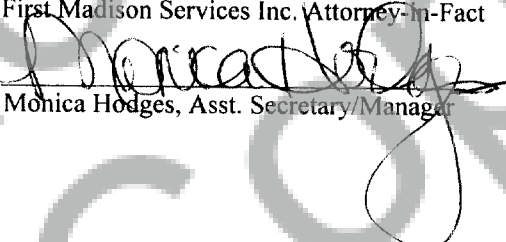
AND WHEREAS, in accordance with the provisions of said Deed of Trust, the undersigned hereby gives notice of the Substitution and Appointment of Fidelity National Title Insurance Company in place and instead of the current Trustee, and hereby vest in said substituted Trustee all the rights, title, estate, power, duty and trusts conferred by said Deed of Trust upon the Trustee therein named.

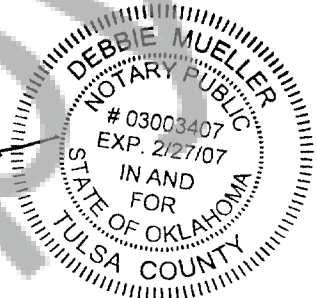
NOW THEREFORE, Alphonso Jackson, the Secretary of Housing and Urban Development, beneficiary, acting by and through First Madison Services Inc., Attorney-in-Fact, hereby substitutes Fidelity National Title Insurance Company whose address is 2520 N. Redhill Ave., suite 120, Santa Ana, CA 92705, as Trustee under said Deed of Trust.

Date: 24 day of August, 2005

Alphonso Jackson  
Secretary of Housing and Urban Development

By: First Madison Services Inc. Attorney-in-Fact

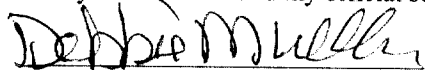
By:   
Monica Hodges, Asst. Secretary/Manager



STATE OF OKLAHOMA } ss.  
COUNTY OF TULSA }

On this 24 day of August, 2005, before me, a notary public of said state, duly commissioned and sworn appeared Monica Hodges, Asst. Secretary/Manager for First Madison Services Inc., Attorney-in-Fact on behalf of Alphonso Jackson, Secretary of Housing and Urban Development, under authority and by virtue of a limited power of attorney personally known to me to be the person whose name is subscribed to the within instrument as an authorized agent for and on behalf of the Secretary of Housing and Urban Development by virtue of authority vested in her by a limited power of attorney and acknowledged that she executed the same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first written above.



Debbie Mueller, Notary Public

My Commission Expires: 2/27/2007