M05-64080

Klamath County, Oregon 09/13/2005 08:43:58 AM Pages 1 Fee: \$26.00

THIS INSTRUMENT MUST BE RECORDED IN: KLAMATH County, OR

RECORDING REQUESTED BY:

Option One Mortgage Corporation (OOMC)

WHEN RECORDED MAIL TO:

Fidelity National LPS

Irvine, CA 92623-9523

Loan #: 0002015709 LPS #: 3055505Bin #:

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, Option One Mortgage Corporation, a California Corporation is the current holder of note dated: 8/25/1999, Original Amount: \$70000.00where there was a Deed of Trust recorded 9/3/1999 as Instrument # N/A, Book: M99 Page: 35654 (If re-recorded: 3/9/2000 N/A Bk: M00 Pg:7688), and FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON is the present Trustee under said Deed of Trust, and JOHN S. CLOUD AND MARILYN A. CLOUD, AS TENANTS BY THE ENTIRETY is the trustor/grantor, and OPTION ONE MORTGAGE CORPORATION, A CALIFORNIA CORPORATION 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: 4507 SWAN DRIVE, BONANZA, OR 97623

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 22, 2005

Option One Mortgage Corporation, a California Corporation WHEREAS, the undersigned having been paid in full on said Deed of Trust and its

Option One Mortgage Corporation, a California Corporation

Michelle D. Barney, Vide President-Reconveyance and Release for above Beneficiary

STATE OF CA COUNTY OF ORANGE On August 22, 2005 before me, Cuprina L. Chen, a Notary Public in and for ORANGE County in the State of CA, personally appeared Michelle D. Barney, Vice President-Reconveyance and the State of CA, personally appeared Michelle D. Barney, Vice President-Reconveyance and Release, 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 and and official seal.

CUPRINA L. CHEN Comm. # 1518408 OCCUPTURED COUNTY OF COUNTY

CUPRINA L. CHEN COMM. # 1518408 NOTARY PUBLIC-CALIFORNIA COUNTY OF OTEN OF THE PUBLIC COUNTY OF THE PUBLIC COUNTY

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:

By: FIRELITY NATIONAL TITLE INSURANCE COMPANY, as Trustee

Michelle Barney, Vice President

(Mers#:) 625 8/27/2005

9/16/2005

