M05-66549

Klamath County, Oregon 10/14/2005 08:18:14 AM Pages 2 Fee: \$41.00

Recording Requested By: AURORA LOAN SERVICES

When Recorded Return To:

Michele Klein Aurora Loan Services Inc. P.O. Box 1706 Scottsbluff, NE 69363-1706

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

AURORA LOAN SERVICES INC. #:0030331151 "NEIPP" Lender ID:E22/002/0030331151 Klamath, Oregon MERS #: 100134001000204581 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 02/23/2005 made by JOHN WALTER NEIPP, AN ESTATE IN FEE SIMPLE. as the original Grantor(s), to FIRST AMERICAN TITLE, as the original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR GATEWAY BANK, FSB. IT'S SUCCESSORS AND ASSIGNS, as the original beneficiary, which Deed of Trust was recorded on 02/28/2005 in Book/Reel/Liber: M05 Page/Folio: 13307 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 GATEWAY BANK, FSB. IT'S

SUCCESSORS AND ASSIGNS On October 4th, 2005

By: MUNUL KLUS
MICHELE KLEIN, Vice President

STATE OF Nebraska COUNTY OF Scotts Bluff By FIDELITY NATIONAL TITLE INSURANCE COMPANY as Trustee

on OCT 0-02005

LISA KIMBROUGH, ASSISTANT VICE

PRESIDENT

ON October 4th, 2005, before me, IRENE GUERRERO, a Notary Public in and for the County of Scotts Bluff County, State of Nebraska, personally appeared MICHELE KLEIN, 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.

O_{ELAW}AR

WITNESS my hand and official seal,

IRENE GUERRERO

Notary Expires: 09/14/2009

(This area for notarial seal)

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE Page 2 of 2

STATE OF California COUNTY OF Orange

WITNESS my hand and official seal,

CUPRINA L. CHEN

Notary Expires: 10/08/2008 #1518408



(This area for notarial seal)