M05-69046

Klamath County, Oregon 11/15/2005 09:07:32 AM Pages 2 Fee: \$31.00

Recording Requested By: GMAC MORTGAGE CORPORATION

When Recorded Return To:

MELVIN NOWAK P O BOX 353 MERRILL, OR 97633

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

GMAC MORTGAGE CORPORATION #:0306987062 "NOWAK" Lender ID:20032/718835953 Klamath, Oregon

PIF: 10/27/2005

MERS #: 100013801010536849 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 05/26/2000 made by MELVIN NOWAK AND DEBORAH NOWAK as the original Grantor(s), to FIRST AMERICAN TITLE, 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 06/01/2000 in Book/Reel/Liber: M00 Page/Folio: 19812, 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 LECTRONIC REGISTRATION

SYSTEMS, INC. ("MER'S

On November 7th, 200

JANICE BURT, Assistant Secretary

By FIRST AMERICAN TITLE COMPANY, as

Trustee

On November Xth, 2005

STACY PAUL , ASSISTANT SECRETARY

STATE OF Iowa COUNTY OF Black Hawk

On November 7th, 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 hard 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)

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE Page 2 of 2

STATE OF Iowa COUNTY OF Black Hawk

On November 7th, 2005, before me, M. CLARK, a Notary Public in and for Black Hawk in the State of lowa, personally appeared STACY PAUL, 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)