Document Prepared By: Ronald E Meharg, 888-362-9638

When Recorded

DOCX LLC

Return To:

1111 Alderman Drive

Ste #350

Alpharetta, GA 30005

USA

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82713835

CRef#:12/22/2005 PRef#:R060 BRef#:USA-000-44726

RC:T.D ROSC:OR-2625 SC:OR.KLAMATH Property Address:

5572 REDFERN LN

KLAMATH FALLS, OR 97603

OR specstdr-eR I

M05-71380

Klamath County, Oregon 12/20/2005 08:38:27 AM Pages 1 Fee: \$26.00

This Space for Recorder's Use Only

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHE REAS, that certain Deed of Trust described below provides that the holder of the Note secured by said Deed of Trust may appoint a successor Trustee to any Trustee thereunder appointed; and

WHEREAS, the indebtedness secured by said Deed of Trust having been fully paid and satisfied:

NOW THEREFORE, USAA FEDERAL SAVINGS BANK whose address is 10750 McDermott Freeway, San Antonio, TX 78288, being the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint, Fidelity National Title Insurance Company whose address is 1111 Alderman Drive, Ste. #350, Attn: Release Dept., Alpharetta, GA, 30005, as successor Trustee, and the Trustee does hereby reconvey, without warranty, to the person or persons entitled thereto, all the estate, title, and interest held by it, as Trustee, under said Deed of Trust, to the property described therein.

Original Borrower(s): CRISELDA WILCOX AKA CRISELDA HERON AND STEVEN NOBLE WILCOX, WIFE AND

HUSBAND

Original Trustee: MICHAEL G. MAGNUS, ESQ.

Original Beneficiary: USAA FEDERAL SAVINGS BANK Loan Amount: \$65,000.00

Date of Deed of Trust: 1/28/2005

Recording Date: 2/23/2005 Liber/Book #: M05 Folio/Page #: 11676 Document/Instrument #: NA

Comments: and recorded in the official records of KLAMATH County, State of Oregon and affecting Real Property and more particularly described on

said Deed of Trust referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 12/06/2005.

USAA/FEDERAL SAVINGS BANK

Christina Ling Authorized Signer

State of CA

City/County of Orange

On this date of 12/06/2005, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State and City/County, personally appeared the within named Christina Ling and Michelle Barney, known to me (or identified to me on the basis of satisfactory evidence) that they are the Authorized Signer and VICE PRESIDENT

USAA FEDERAL SAVINGS BANK and Fidelity National Title Insurance Company respectively, and were duly authorized in their respective capacities to execute the foregoing instrument(s) for and in the name and in behalf of said corporations and that said corporations executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument(s) for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.

Notary Public: A. Munoz, #1428712

Commission Expiration Date: 7/4/2007

A. MUNOZ Comm. #1428712 TARY PUBLIC - CALIFORNIA Orange County

My Comm. Expires JULY 4, 2007

Fidelity National Title Insurance Company

Michelle Barney