M05-72020

Recording Requested By: HSBC MORTGAGE CORPORATION (USA)

Klamath County, Oregon 12/29/2005 11:34:13 AM Pages 1 Fee: \$26.00

When Recorded Return To:

SARAH WISEMAN FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON 404 MAON STREET, STE 1 KLAMATH FALLS, OR 97601

13 644347

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

HSBC MORTGAGE CORPORATION (USA) #:5830460 "MATHIS" Lender ID:H01/010/0091409455 Escrow/Title: 7021-644347 Klamath, Oregon

MERS #: 100192000000514584 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 05/02/2005 made by ZANE MATHIS AND STACEY MATHIS as the original Grantor(s), to AMERITITLE 300 KLAMATH AVENUE KLAMATH FALLS, OREGON 97601, as the original Trustee, for the benefit of MERS AS NOMINEE FOR GATEWAY FINANCIAL SERVICES, AN OREGON CORPORATION, as the original beneficiary, which Deed of Trust was recorded on 05/16/2005 in Book/Reel/Liber: M05 Page/Folio: 35261 as Instrument No.: N/A, in the official records of Klamath County, Oregon

The undersigned HEREBY SUBSTITUTES FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON, Trustee in lieu of the above named Trustee under said Deed of Trust.

FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON 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.

Mortgage Electronic Registration Systems REGIS

On November 23rd 2005

By

REBECCA A. COSGROVE, Office REGIS

REBECCA A. COSGROVE, Office REGIS

RESIDENCE OF COMPANY OF OREGON as Trustee IN WITNESS WHEREOF, the present beneficiary and FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON have caused these presents to be executed by their duly authorized officers on the dates below written.

STATE OF New York **COUNTY OF Erie**

AMES N. MARTEK

REBECCA A. COSGROVE, Office On November 23rd, 2005, before me, JAMES N. MARTEK, a Notary Public in and for Erie in the State of New York, personally appeared REBECCA A. COSGROVE, Officer, 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,

ames M. Martet

Notary Expires: 06/27/2009 #01MA6129556

JAMES N. MARTEK No. 01MA6129556 Notary Public, State of New York Qualified in Erie County My Commission Expires 06/27/ 2009