M06-01047

Klamath County, Oregon 01/19/2006 08:20:21 AM Pages 2 Fee: \$31.00

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MATHEW K MCVAY 525 MESA DRIVE KLAMATH FALLS, OR 97601

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Ditech.com #:8655544352 "MCVAY" Lender ID:61050/8655544352 Klamath, Oregon PIF: 12/27/2005

MERS #: 100037506555443523 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 06/09/2005 made by MATHEW K MCVAY AND TATIANA V MCVAY as the original Grantor(s), to FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON, 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 06/30/2005 in Book/Reel/Liber: M05 Page/Folio: 49630 , 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 saused these presents to be executed by their duly authorized officers on the dates below written.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")

On January 8th, 20Ø6

JANICE BURT, Assistant Secretary

By FIRST AMERICANTITLE COMPANY,

Trustee On January 6th, 2006

STACY PAUL ASSISTANT/SECRETARY

STATE OF Iowa COUNTY OF Black Hawk

On January 6th, 2006, 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.

WITNESSIMY 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)

## SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE Page 2 of 2

STATE OF Iowa COUNTY OF Black Hawk

On January 6th, 2006, 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 acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by executed the instrument the person(s), or the entity upon behalf of which the person(s) acted,

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)