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JERRY HINES P.O. BOX 1337 CHILOQUIN, OR 97624 M06-01513

Klamath County, Oregon 01/25/2006 02:27:23 PM Pages 2 Fee: \$31.00

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Ditech.com #:8125679378 "HINES" Lender ID:61026/654430998 Klamath, Oregon PIF: 04/08/2005

MERS #: 100037506544309983 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 04/19/2003 made by JERRY HINES AND JEAN HINES as the original Grantor(s), to KEY TITLE CO., as the original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") (SOLELY A S NOMINEE FOR LENDER, GMAC MORTGAGE CORPORATION DBA DITECH.COM), as the original beneficiary, which Deed of Trust was recorded on 07/13/2004 in Book/Reel/Liber: M04 Page/Folio: 45522, 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 Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, GMAC Mortgage Corporation dba

DiTech.com) On January 24th

VICKIE INGAMELLS, Assistant Secretary

Trustee

By FIRST AMERICAN ZITLE COMPANY, as

On January 24th 2006

STACY PAUL, ASSISTANT SECRETARY

STATE OF lowa COUNTY OF Black Hawk

On January 24th, 2006, before me, M. CLARK, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared VICKIE INGAMELLS, 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.

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, 2097

(This area for notarial seal)

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE Page 2 of 2

STATE OF Iowa COUNTY OF Black Hawk

On January 24th, 2006, before me, M. CLARK, a Notary Public in and for Black Hawk in the State of Iowa, 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

13. CLARK

NOTARIAL SEAL - STATE OF IOWA

COMMISSION NUMBER 728505

MY COMMISSION EXPIRES MAY 17, 2007

(This area for notarial seal)