M06-02071

Klamath County, Oregon 02/02/2006 08:40:52 AM Pages 1 Fee: \$26.00

Recording Requested By: NATIONAL CITY BANK

When Recorded Return To:

NATIONAL CITY BANK **CONSUMER LOAN SERVICES 01-7101** PO BOX 5570 CLEVELAND, OH 44197-1201

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

NATIONAL CITY BANK #:4489299190228387 "EBSEN" Klamath, Oregon The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 09/01/2004 made by DAVID W. EBSEN, MARRIED as the original Grantor(s), to FIRST AMERICAN TITLE INS CO OF OR, as the original Trustee, for the benefit of THE PROVIDENT BANK, as the original beneficiary, which Deed of Trust was recorded on 09/16/2004 in Book/Reel/Liber: M04 Page/Folio: 61836, in the official records of Klamath County, Oregon

The undersigned HEREBY SUBSTITUTES FIDELITY NATIONAL TITLE INSURANCE COMPANY, Trustee in lieu of the above named Trustee under said Deed of Trust.

FIDELITY NATIONAL TITLE INSURANCE 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 FIDELITY NATIONAL TITLE INSURANCE COMPANY have caused these presents to be executed by their duly authorized officers on the dates below written.

NATIONAL CITY BANK SUCCESSOR BY MERGER TO THE PROVIDENT BANK On January 13th, 2006

Danci Ву DARCIE KEREKES, Authorized

Representative

By FIDELITY NATIONAL TITLE INSURANCE

COMPANY as Trustee On /-20-0G

ta SH N. PANDIT , ASSISTANT VICE PRESIDENT, LOAN DOCUMENTATION

STATE OF Ohio COUNTY OF Cuyahoga

On January 13th, 2006, before me, CYNTHIA C. CASTER, a Notary Public in and for Cuyahoga in the State of Ohio, personally appeared DARCIE KEREKES, Authorized Representative, 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,

CYNTHIA C. CASTER

Notary Expires: 06/06/2010

CYNTHIA C. CASTER NOTARY PUBLIC, STATE OF OHIO MY COMMISSION EXPIRES 6/6/10

(This area for notarial seal)

STATE OF Georgia

notto

COUNTY OF Fulton

On Jahren, before me, DONA HULL, a Notary Public in and for Fulton in the State of Georgia, personally appeared HITESH N. PANDIT, ASSISTANT VICE PRESIDENT, LOAN DOCUMENTATION, 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,

DONA HU Notary Expires: 09/16/2006

DONA HULL Notary Public - Georgia **Fulton County** My Comm. Expires Sept. 16, 2008

(This area for notarial seal)