

Recording Requested By:
AURORA LOAN SERVICES

M06-02284

Klamath County, Oregon

02/07/2006 08:34:33 AM

Pages 2 Fee: \$31.00

When Recorded Return To:

Michele Klein
Aurora Loan Services Inc.
P.O. Box 1706
Scottsbluff, NE 69363-1706

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

AURORA LOAN SERVICES INC. #:0018644419 "CHATBURN ROSS" Lender ID:E09/001/0018644419 Klamath, Oregon

MERS #: 100071200000271849 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 12/01/2004 made by CHERYL CHATBURN ROSS as the original Grantor(s), to GATEWAY BUSINESS BANK, DBA MISSION HILLS MORTGAGE BANKERS, as the original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR GATEWAY BUSINESS BANK, DBA MISSION HILLS MORTGAGE BANKERS IT'S SUCCESSORS AND ASSIGNS, as the original beneficiary, which Deed of Trust was recorded on 12/03/2004 in Book/Reel/Liber: M04 Page/Folio: 83291 as Instrument No.: N/A , 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.

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC. AS NOMINEE FOR
GATEWAY BUSINESS BANK, DBA
MISSION HILLS MORTGAGE BANKERS
IT'S SUCCESSORS AND ASSIGNS
On January 26th, 2006

By: Nancy L. Walker
NANCY L. WALKER, Vice-President

By FIDELITY NATIONAL TITLE INSURANCE
COMPANY as Trustee

On February 1, 2006
By: Jessica N. Ohde
JESSICA N. OHDE, ASSISTANT VICE
PRESIDENT

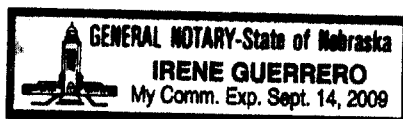


STATE OF Nebraska
COUNTY OF Scotts Bluff

ON January 26th, 2006, before me, IRENE GUERRERO, a Notary Public in and for the County of Scotts Bluff County, State of Nebraska, personally appeared NANCY L. WALKER, Vice-President, 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,

Irene Guerrero
IRENE GUERRERO
Notary Expires: 09/14/2009



(This area for notarial seal)

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+5

STATE OF Georgia
COUNTY OF Fulton

On February 16, 2006, before me, DONA HULL, a Notary Public in and for Fulton Co in the State of Georgia, personally appeared JESSICA N. OHDE, ASSISTANT VICE PRESIDENT, 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,

[Signature]
Notary Expires 9/16/2006



DONA HULL
Notary Public - Georgia
Fulton County
My Comm. Expires Sept. 16, 2006

(This area for notarial seal)