

Recording Requested By:  
AURORA LOAN SERVICES

**M06-02285**

Klamath County, Oregon

02/07/2006 08:36:27 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. #:0018644559 "CHATBURN ROSS" Lender ID:E12/002/0018644559 Klamath, Oregon

**MERS #: 100071200000271831 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 FIRST AMERICAN TITLE CO. OF OREGON, 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: 83270 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

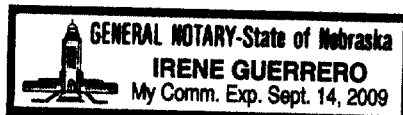


STATE OF Nebraska  
COUNTY OF Scotts Bluff

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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STATE OF Georgia  
COUNTY OF FULTON

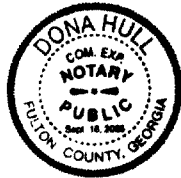
On February 1, 2006, before me, Dona Hull, a Notary Public in and for Fulton Co in the State of Georgia, personally appeared JESSICA N. OHDE, ASSISTANT VICE PRESIDENT, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to 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

(This area for notarial seal)



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