Recording Requested By: CHASE HOME FINANCE LLC

When Recorded Return To:

MARK PHILLIPY 1849 ELDORADO AVENUE KLAMATH FALLS, OR 97601 M06-02367

Klamath County, Oregon 02/08/2006 08:23:20 AM Pages 2 Fee: \$31.00

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Paid Accounts Department #:16855694 "PHILLIPY" Lender ID:509BTDBC/12139846 Klamath, Oregon MERS #: 100122200000599180 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 10/14/2003 made by MARK PHILLIPY AND BRANDY C PHILLIPY as the original Grantor(s), to FIRST AMERICAN TITLE INSURANCE CO., as the original Trustee, for the benefit of MERS, AS A NOMINEE FOR BNC MORTGAGE, INC., A DELAWARE CORPORATION, as the original beneficiary, which Deed of Trust was recorded on 11/22/2003 in Book/Reel/Liber: M03 Page/Folio: 78459, in the official records of Klamath County, Oregon

The undersigned HEREBY SUBSTITUTES GEORGE P. FISHER, Trustee in lieu of the above named Trustee under said Deed of Trust.

GEORGE P. FISHER 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 GEORGE P. FISHER have caused these presents to be executed by their duly authorized officers on the dates below written.

MORTGAGE ELECTRONIC REGISTRATION

SYSTEMS, INC. (MERS) On January 27th, 2006

Writern Jan CHRISTINA DANIELSON, Assistant

Secretary

hanles

By GEORGE P. FISHER as Trustee

GEORGE P. FISHER

STATE OF California **COUNTY OF San Diego**

On January 27th, 2006, before me, MERLY A. MENDOZA, a Notary Public, personally appeared CHRISTINA DANIELSON, 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(ies), 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.

WITNESS my hand and official seal,

MERLY A. MENDOZA Notary Expires: 03/01/2006 #1345006

MERLY A. MENDOZA Commission # 1345006 Notary Public - California San Diego County My Comm. Expires Mar 1, 2006

(This area for notarial seal)

STATE OF Oregon	
COUNTY OF	
On 2-1-06 before me, Janet	the State of, a Notary Public in and for, personally appeared, personally appeared
	proved to me on the basis of satisfactory evidence) to be the within instrument and acknowledged to me that he/she/they acity, and that by his/her/their signature on the instrument the on(s) acted, executed the instrument.
WITNESS my hand and official seal,	OFFICIAL SEAL JANET L JOYCE NOTARY PUBLIC-OREGON COMMISSION NO. 356314
Notary Expires: / /	MY COMMISSION EXPIRES APRIL 1, 2006 (This area for notarial seal)