Recording Requested By: AURORA LOAN SERVICES

When Recorded Return To:

Michele Klein Aurora Loan Services Inc. P.O. Box 1706 Scottsbluff, NE 69363-1706 M06-03313

Klamath County, Oregon 02/22/2006 11:02:17 AM Pages 2 Fee: \$31.00

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

AURORA LOAN SERVICES INC. #:0103584082 "SKELLHAM" Lender ID:B60/0103584082 Klamath, Oregon MERS #: 100025920001181203 VRU #: 888.679.6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 10/16/1993 made by ROBERT W. SKELLHAM AND CHARLENE A. SKELLHAM, as the original Grantor(s), to U.S SMALL BUSINESS ADMINISTRATION, as the original Trustee, for the benefit of SMALL BUSINESS ADMINISTRATION, as the original beneficiary, which Deed of Trust was recorded on 10/25/1993 in Book/Reel/Liber: M93 Page/Folio: 27956 as Instrument No.: 70217, 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. On January 31st, 2006

By: MUNILL KLEIN
MICHELE KLEIN, Vice-President

STATE OF Nebraska COUNTY OF Scotts Bluff By FIDELITY NATIONAL TITLE INSURANCE COMPANY as Trustee

COMPANY as Trustee On February 13, 2006

By: Usica 77. Ohde JESSICA N. OHDE , ASSISTANT VICE PRESIDENT

ON January 31st, 2006, before me, IRENE GUERRERO, a Notary Public in and for the County of Scotts Bluff County, State of Nebraska, personally appeared MICHELE KLEIN, 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

Notary Expires: 09/14/2009

GENERAL NOTARY-State of Mebraska
IRENE GUERRERO
My Comm Exp. Sept. 14, 2009

(This area for notarial seal)

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE Page 2 of 2

STATE OF Georgia COUNTY OF Fulton Onfebruary 13, 2001, before me, Roxanr JESSICA N. OHDE, ASSISTANT VICE PRESIDE satisfactory evidence) to be the person(s) who acknowledged to me that he/she/they executed his/her/their signature on the instrument the person executed the instrument.	NT, personally known to me (or prove se name(s) is/are subscribed to the the same in his/her/their authorized	within instrument and capacity, and that by
WITNESS my hand and official seal, Notany Expires: 14 / 146	ROXANN E. WF Notary Public - Country My Comm. Expires I	Georgia nty Dec. 6, 2009
Notary Expires 72 / 6 / 0 9	(1	This area for notarial seal)