

SUBSTITUTION OF TRUSTEE AND DEED OF FULL RECONVEYANCE

Prepared by: M&I Home Lending Solutions

Return To: Joyce Jessen, 4121 NW Urbandale Drive, Urbandale, IA 50322-7928

Loan Number: 744212

Date Satisfied: 2/9/06

WHEREAS DAVID L YORK and BILLIE D YORK, (Husband & Wife) was the original Borrower, ROUTH, CRABTREE & FENNEL was the original Trustee, and AmerUs Home Lending, Inc. was the original Beneficiary under the certain Deed of Trust dated December 19, 2003 and recorded December 24, 2003 as Volume M03 at Page 93063 of Official Records of KLAMATH County, State of Oregon.

WHEREAS, the undersigned is the present Beneficiary under said Deed of Trust, and desires to substitute a new Trustee in the place instead of said original Trustee thereunder, in the manner in said Deed of Trust provided.

NOW THEREFORE, the undersigned hereby substitutes Gerald D. Wygant, Attorney at Law as Trustee under said Deed of Trust.

LEGAL DESCRIPTION: A PORTION OF THE W 1/2 NW 1/4 OF SECTION 33, TOWNSHIP 39 SOUTH, RANGE 8 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON, MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE SOUTH LINE OF THE NW 1/4 OF SECTION 33, TOWNSHIP 39 SOUTH, RANGE 8 EAST OF THE WILLAMETTE MERIDIAN, WHICH IS NORTH 89 DEGREES 39' EAST 30 FEET FROM THE QUARTER SECTION

PIN: 3908-033BO-01600-000

PROPERTY ADDRESS: 12030 HIGHWAY 66, KLAMATH FALLS, OR 97601

NOW THEREFORE, Gerald D. Wygant as substituted Trustee, does hereby reconvey without warranty, to the person or persons legally entitled thereto, the estate held by the trustee, declaring that the indebtedness secured by said Deed of Trust HAS BEEN FULLY PAID.

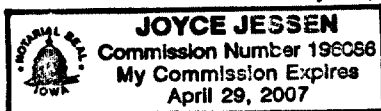
IN WITNESS WHEREOF the said Beneficiary has caused these presents to be executed in its name, and its Corporate seal to be hereto affixed, by its proper officer thereunto duly authorized on February 20, 2006.

CORPORATE
SEAL
State of Iowa)
County of Polk)

M&I Bank FSB
Shawna Pritchard
Shawna Pritchard, Vice President

Before me, a Notary Public qualified in said county, personally came Shawna Pritchard of M&I Bank FSB, known to me to be the Vice President and identical person who signed the foregoing instrument, and acknowledged the execution thereof to be a voluntary act and deed as such officer and the voluntary act and deed of said corporation and that its corporate seal was thereto affixed by its authority.

Witness my hand and notarial seal on February 20, 2006



My Commission expires April 29, 2007

Joyce Jessen
Joyce Jessen, Notary Public in and for
Polk County, State of Iowa

IN WITNESS WHEREOF, the undersigned Successor Trustee has caused these presents to be executed on 03/06/2006

State of OREGON)
County of MULTNOMAH)

Gerald D. Wygant
Gerald D. Wygant, Successor Trustee

Before me, a Notary Public qualified in said county, personally came Gerald D. Wygant, and acknowledged the execution thereof to be his voluntary act and deed.

Witness my hand and notarial seal on 03/06/2006

ZReIOR 11/05



Kari Burnett
Notary Public for Oregon