M06-04770

State of: Oregon County of: Klamath Klamath County, Oregon 03/17/2006 08:34:06 AM Pages 1 Fee: \$26.00

Recording Requested By / Return To: George P. Fisher, Attorney at Law, Inc. 3635 S.W. Dosch Road Portland OR 97239

Substitution of Trustee and Full Reconveyance

The undersigned Mortgage Electronic Registration Systems, Inc.

as the owner and holder of the Notes secured by the Deed of Trust described herein: Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC

Original Trustor: ANNETTE S BILES

Original Trustee: LAWYERS TITLE REALTY SERVICE

which Deed of Trust was recorded on 09/27/05 on Book M05 on Page 65103

Date of deed of trust: 08/30/05 Amount of deed of trust: \$40000.00

in the office of the County Auditor of Klamath, state of Oregon, hereby substitutes

George P. Fisher, 3635 S.W. Dosch Rd, Portland, OR 97239 as trustee under said Deed of Trust.

George P. Fisher hereby accepts said appointment of Trustee under the above Deed of Trust, and as successor Trustee, and pursuant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust, does hereby RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, all the state now held by it under said Deed of Trust.

IN WITNESS WHEREOF, the owner and holder above named, and George P. Fisher, as successor Trustee, have caused this instrument to be executed, each in its respective interest.

Dated: 03/09/2006

Mortgage Electronic Registration Systems, Inc. as nominee for CAPITAL ONE HOME LOANS LLC

By:

Nannetze Vice President

Successor Truste

George P. Fisher, Attorney at Law, Inc.

Successor Trustee

State of Nevada County of Washoe

On 03/09/2006, before me, the undersigned, a Notary Public for said County and State, personally appeared Nannette Thomas, personally known to me to be the person that executed the foregoing instrument, and acknowledged that he/she is Vice President of

Mortgage Electronic Registration Systems, Inc.

as nominee for CAPITAL ONE HOME LOANS LLC

and that he/she executed the foregoing instrument pursuant to a resolution of its board of directors and that such execution was done as the free act and deed of

Mortgage Electronic Registration Systems, Inc. as nominee for CAPITAL ONE HOME LOANS LLC.

Notary: W. Wallace

My Commission Expires: 01/21/08

W. WALLACE Notary Public - State of Nevada Appointment Recorded in Washus County

No: 04-86263-2 - Expires January 21, 2008

State of Oregon

County of Multnomah

The foregoing instrument was acknowledged before me on by George P. Fisher, Successor Trustee.

Notary Publica

My Commission Expires

Residing at:

OFFICIAL SEAL JANET L JOYCE NOTARY PUBLIC-OREGON COMMISSION NO. 356314 COMMISSION EXPIRES APRIL 1, 2006

Prepared by: E. N. Harrison, Peelle Management Corporation, 4690 Longley Lane, Suite #8, Reno, NV 89502

LN# 0303797856 Investor LN# 9965068 P.I.F.: 02/28/06

FINAL RECON.OR 90816 Clt:00 Inv#14A id2 03/09/06 36-035 OR Klamath 5201:35 1

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MERS Tel.#: 1-888-679-6377

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