M06-04973

Klamath County, Oregon 03/21/2006 09:17:17 AM Pages 2 Fee: \$31.00

Recording Requested By: GMAC MORTGAGE CORPORATION

When Recorded Return To:

JAMES F CLOUGH 2318 LINDA VISTA DRIVE KLAMATH FALLS, OR 97601

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

GMAC MORTGAGE CORPORATION #:0415411685 "CLOUGH" Lender ID:10025/1685252798 Klamath, Oregon PIF: 03/01/2006

MERS #: 100062604154116851 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 12/13/2002 made by JAMES F CLOUGH JILL A. CLOUGH as the original Grantor(s), to AMERITITLE, as the original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS), as the original beneficiary, which Deed of Trust was recorded on 12/24/2002 in Book/Reel/Liber: M02 Page/Folio: 75279 as Instrument No.: NA , in the official records of Klamath County, Oregon

The undersigned HEREBY SUBSTITUTES FIRST AMERICAN TITLE COMPANY,, Trustee in lieu of the above named Trustee under said Deed of Trust.

FIRST AMERICAN TITLE 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 FIRST AMERICAN TITLE COMPANY, have caused these presents to be executed by their duly authorized officers on the dates below written.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, NC. ("MERS")

SYSTEMS, INC. ("MERS On March 13th, 2006

JANICE BURT, Assistant Secretary

By FIRST AMERICAN TITLE COMPANY, as

Trustee On March 13th 2006

By: STACY PAUL, ASSISTANT SECRETARY

STATE OF Iowa COUNTY OF Black Hawk

On March 13th, 2006, before me, M. CLARK, a Notary Public in and for Black Hawk in the State of lowa, personally appeared JANICE BURT, 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, 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,

Notary Expires: 05/17/2007 #728505

M. CLARK NOTARIAL SEAL - STATE OF IOWA COMMISSION NUMBER 728505

MY COMMISSION EXPIRES MAY 17, 2007
(This area for notarial seal)

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SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE Page 2 of 2

STATE OF Iowa COUNTY OF Black Hawk

On March 13th, 2006, before me, M. CLARK, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared STACY PAUL, 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, 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,

M. CLARK

Notary Expires: 05/17/2007 #728505

M. CLARK

NOTARIAL SEAL - STATE OF IOWA COMMISSION NUMBER 728505

MY COMMISSION EXPIRES MAY 17, 2007 (This area for notarial seal)