

Prepared By and Return To:

Debbie Mueller

Morris Griffin Corp. and/or First Madison Services Inc. f/k/a Clayton National Inc.

4111 S. Darlington, Suite 300

Tulsa, OK 74135

FHA Case No.:43132618 PC

SUBSTITUTION OF TRUSTEE

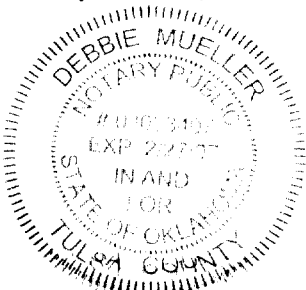
WHEREAS, Alphonso Jackson, Secretary of Housing and Urban Development, whose address is 451 Seventh Street S.W., Washington, DC 20410, his successors and assigns, the present Beneficiary of record under a certain Deed of Trust dated 10/2/2002, recorded 10/14/2002, Document/Instrument No. NA or in Book M02, Page 58494, in the records of KLAMATH County, Oregon, between CARYL L ADKISSON, , Trustor(s), whose address is 10883 WRIGHT AVE, KLAMATH FALLS OR, 97603, Senior Official with responsibility for Single Family Mortgage Insurance Programs in the Department of Housing and Urban Development Field Office with jurisdiction over the property described below, or a designee of that Official, as Trustee(s), whose address is 451 Seventh Street S.W., Washington, DC 20410, and the Secretary of Housing and Urban Development, Beneficiary, whose address is 451 Seventh Street S.W., Washington, DC 20410, for the property located at 10883 WRIGHT AVE, KLAMATH FALLS OR, OR 97603.

Legal Description: NA

AND WHEREAS, in accordance with the provisions of said Deed of Trust, the undersigned hereby gives notice of the Substitution and Appointment of Fidelity National Title Insurance Company in place and instead of the current Trustee, and hereby vest in said substituted Trustee all the rights, title, estate, power, duty and trusts conferred by said Deed of Trust upon the Trustee therein named.

NOW THEREFORE, Alphonso Jackson, the Secretary of Housing and Urban Development, beneficiary, acting by and through Morris Griffin Corp. and/or First Madison Services Inc. f/k/a Clayton National Inc., Attorney-in-Fact, hereby substitutes Fidelity National Title Insurance Company whose address is 2520 N. Redhill Ave., suite 120, Santa Ana, CA 92705, as Trustee under said Deed of Trust.

Date: 27 day of March, 2006



Alphonso Jackson

Secretary of Housing and Urban Development

By: Morris Griffin Corp. and/or First Madison Services Inc. f/k/a Clayton National Inc.,
Attorney-in-Fact

By: Monica Hodges
Monica Hodges, Asst. Secretary/Legal Director

STATE OF OKLAHOMA } ss.
COUNTY OF TULSA }

On this 27 day of March, 2006, before me, a notary public of said state, duly commissioned and sworn appeared Monica Hodges, Asst. Secretary/Legal Director for Morris Griffin Corp. and/or First Madison Services Inc. f/k/a Clayton National Inc., Attorney-in-Fact on behalf of Alphonso Jackson, Secretary of Housing and Urban Development, under authority and by virtue of a limited power of attorney personally known to me to be the person whose name is subscribed to the within instrument as an authorized agent for and on behalf of the Secretary of Housing and Urban Development by virtue of authority vested in her by a limited power of attorney and acknowledged that she executed the same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first written above.

Debbie Mueller
Debbie Mueller, Notary Public
My Commission Expires: 2/27/07