M06-08019

Klamath County, Oregon 04/25/2006 10:14:15 AM Pages 1 Fee: \$26.00

Recording Requested By: USAA FEDERAL SAVINGS BANK

When Recorded Return To:

TRACY M WARWICK 2617 CHANTAL AVE KLAMATH FALLS, OR 97601

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

USAA #:0702070147 "WARWICK" Lender ID:10077/1698527754 Klamath, Oregon PIF: 04/04/2006 MERS #: 100105600016795790 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 05/04/2005 made by TRACY M WARWICK as the original Grantor(s), to FIDELITY NATIONAL TITLE INSURANCE COMPANY, 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 05/04/2005 in Book/Reel/Liber: M05 Page/Folio: 32232, 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 Elegronic Registration Systems,

Inc. ("MERS") On April 14(h/ 2006

JANICE BURT, Assistant Secretary

By FIRST AMERICAN THEE COMPANY, as

Trustee On April 14th, 2006

OII ABUI 1407 2000

STACY PAUL, ASSISTANT SECRETARY

STATE OF Iowa COUNTY OF Black Hawk

On April 14th, 2006, before me, M. CLARK, a Notary Public in and for Black Hawk in the State of Iowa, 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.

WITMESS 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)

STATE OF Iowa COUNTY OF Black Hawk

On April 14th, 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. CLĂRK

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)