LOAN NO.: 430006521 Order No.: V56455KA

WHEN RECORDED MAIL TO:

Ownit Mortgage Solutions, Inc. 27349 Agoura Road, #100 Agoura Hills, CA 91301

M06-08440

Klamath County, Oregon 05/01/2006 10:49:49 AM

Fee: \$26.00 Pages 1

(Space above this line for Recorder's use.) SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS.

ROY ESTEP AND LAURA L. ESTEP, HUSBAND AND WIFE

as the original Trustor, and

AMERITITLE, 300 KLAMATH AVENUE, KLAMATH FALLS, OREGON 97601

as the original Trustee, and Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for Lender: OWNIT MORTGAGE SOLUTIONS, INC., A CALIFORNIA CORPORATION, 27349 AGOURA ROAD, SUITE 100, AGOURA HILLS, CALIFORNIA 91301

the original Beneficiary, under that certain Deed of Trust,

MARCH 27, 2006 and Recorded on APRIL 4, 2006 #MO6 PAGE 06493 in the official Records of the County of KLAMATH, state of OREGON and more particularly described as follows:

AS DESCRIBED IN ABOVE REFERENCED DEED OF TRUST

THIS DEED OF TRUST RECORDED IN ERROR, AND A REDRAWN DEED OF TRUST RECORDED AS **DOCUMENT # MO6, PAGE 07415**

A.P.N.3909-002DD-07600-000

Property Address: 5688 DELAWARE AVENUE, KLAMATH FALLS, OREGON 97603

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in place and instead

Of AMERITITLE

NOW THEREFORE the undersigned hereby substitutes OWNIT MORTGAGE SOLUTIONS, INC.,

as

Trustee under said Deed of Trust and

does hereby RECONVEY, WITHOUT WARRANTY, to the person or persons legally entitled thereto, the Estate now held thereunder.

DATED: April 18, 2006

OWNIT MORTGAGE SOLUTIONS. INC., CORPORATION CALIFORNIA

JULIÉ ST. JAMES SVP. Director of Capital Markets

STATE OF CALIFORNIA COUNTY OF LOS ANGELES

On April 18, 2006

before me,

BARBRO MORRIS,

Notary Public

personally

Appeared, JULIE ST. JAMES

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(ies), and that by his/her/their signature(s) 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.

BARBRO MORRIS, NOTARY PUBLIC

Starles Morres

My commission expires: 4/17/09

FOR NOTARY SEAL OR STAMP

BARBRO MORRIS Commission # 1570287 lotary Public - California Los Angeles County Ny Comm. Expires Apr 17, 2009

AMERITITLE , has recorded this instrument by request as an accomodation only, and has not examined it for requiarity and out or as to its effect upon the title to any real property that may be described therein.