

Recording Requested By:
GMAC MORTGAGE CORPORATION

When Recorded Return To:

MARGARET P HUGHES
405 UPHAM STREET
KLAMATH FALLS, OR 97601



SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

GMAC MORTGAGE CORPORATION #:0306712350 "HUGHES" Lender ID:10023/1668213350 Klamath, Oregon
PIF: 06/05/2006

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 07/06/1998 made by MARGARET P HUGHES as the original Grantor(s), to AMERITITLE, as the original Trustee, for the benefit of NEW AMERICA FINANCIAL, INC., as the original beneficiary, which Deed of Trust was recorded on 07/10/1998 in Book/Reel/Liber: M98 Page/Folio: 24729 as Instrument No.: 62013 , in the official records of Klamath County, Oregon

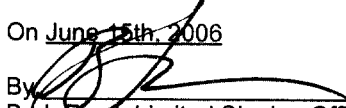
The undersigned HEREBY SUBSTITUTES FIRST AMERICAN TITLE COMPANY,, Trustee in lieu of the above named Trustee under said Deed of Trust.

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.


GMAC Mortgage Corporation

On June 15th, 2006

By: 
Barb Frost, Limited Signing Officer

By FIRST AMERICAN TITLE COMPANY, as
Trustee

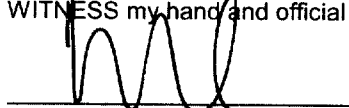
On June 15th, 2006

By: 
NICOLE STUART, ASSISTANT
SECRETARY

STATE OF Iowa
COUNTY OF Black Hawk

On June 15th, 2006, before me, M. CLARK, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared Barb Frost, Limited Signing Officer, 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

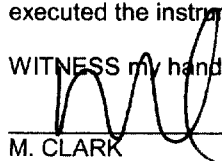
M. CLARK
NOTARIAL SEAL - STATE OF IOWA
COMMISSION NUMBER 728505
MY COMMISSION EXPIRES MAY 17, 2007

(This area for notarial seal)

STATE OF Iowa
COUNTY OF Black Hawk

On June 15th, 2006, before me, M. CLARK, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared NICOLE STUART, 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)