M06-13072

Klamath County, Oregon 06/27/2006 09:52:13 AM Pages 2 Fee: \$31.00

Recording Requested By: USAA FEDERAL SAVINGS BANK

When Recorded Return To:

MEGHAN A LOVELL 3157 PARAMONT ST KLAMATH FALLS, OR 97603

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE
USAA #:0702090983 "LOVELL" Lender ID:30001/0702090983 Klamath, Oregon PIF: 06/08/2006
MERS #: 100105600017187450 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 12/07/2005 made by MEGHAN A LOVELL AND WESLEY B LOVELL as the original Grantor(s), to USAA FEDERAL SAVINGS BANK, 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 12/08/2005 in Book/Reel/Liber: M05 Page/Folio: 70728, 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 Electropic Registration Systems,

Inc. ("MERS") On June 19th, 2006

Bart Frost, Assistant Secretary

By FIRST AMERICAN TITLE COMPANY, as

Trustee On June 19th, O

STACY PAUL, ASSISTANT SECRETARY

STATE OF Iowa COUNTY OF Black Hawk

On June 19th, 2006, before me, M. CLARK, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared Barb Frost, 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)

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE Page 2 of 2

STATE OF Iowa COUNTY OF Black Hawk

On June 19th, 2006, before me, M. CLARK, a Notary Public in and for Black Hawk in the State of lowa, 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 executed the instrument the person(s), or the entity upon behalf of which the person(s) acted,

WITNESS In 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)