M06-13329

Klamath County, Oregon 06/30/2006 08:07:22 AM Pages 1 Fee: \$31.00

Prepared By Security Connections Inc. When Recorded Mail To:

SECURITY CONNECTIONS INC. 1935 INTERNATIONAL WAY IDAHO FALLS, ID 83402 ATT: KARLEEN MAUGHAN

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Loan No: 1044486378

TSI No:

Notice is hereby given, that Virgilia S. Culver, whose address is 14233 SE Webster Road, Milwaukee, OR 97267, is hereby appointed Successor Trustee under that certain

Deed of Trust as follows:

Trustor: RUTH A BOWEN, A MARRIED WOMAN AS HER SOLE AND SEPARATE ESTATE

Trustee: ASPEN TITLE & ESCROW

Beneficiary: FIRST FRANKLIN FINANCIAL CORPORATION

Dated: 04\28\2005

Recorded: 05\13\2005

Auditor's #

Book/Reel: M05

Pg: 34794

Re-Recorded:

Book/Reel: Auditor's #

Filed for record in KLAMATH

Pg: County, State of Oregon

Tax ID Number: TL# 11500, BLOCK 51 AS DESCRIBED IN SAID DEED OF TRUST

Whereas, the undersigned is the owner of the beneficial interest under said Deed of Trust, and the legal owner and holder of the Deed of Trust Note, that said interest has not been transferred, hypothecated or otherwise acquired by any party or parties. Said Note, together with all other indebtedness secured by said Deed of Trust, have been fully paid and satisfied, Virgilia S. Culver, Attorney at Law, is hereby requested and directed to reconvey, without warranty, to the parties designated by the terms of said Deed of Trust,

all that estate now held by the Successor Trustee. Virgilia S. Culver, Attorney at Law as Successor Trustee under the herein above described Deed of Trust, does hereby grant, bargain, sell and reconvey, without warranty, to the person(s) entitled therto, all right, title and interest in and to the trust property now held by it as Trustee under said Deed of Trust.

Dated: 06\16\2006

FIRST FRANKLIN FINANCIAL CORPORATION

JOAN COOK

VICE PRESIDENT

State of Idaho, County of Bonneville

, before me, the undersigned, a Notary Public in and for the State of

Idaho, duly commission and sworn, personally appeared JOAN COOK

to me known to be the VICE PRESIDENT of the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary of the corporation that executed the act and deed of said corporation, for the uses and purposes therein mentioned, and on

oath stated that he/she is authorized to executed said instrument. Witness my hand and official seal hereto affixed the day and year first above written.

Notary Public in and for the State of Idaho, Residing at Idaho Falls

KRYSTAL HALL (COMMISSION EXP. 11-14-2011) Virgilia S. Culver, Attorney At Law

Virgilia S. Culver

KRYSTAL HALL NOTARY PUBLIC STATE OF IDAHO

State of Oregon, County of Clackamas

On this 6-200, before me, a Notary Public qualified for said county, personally came Virgilia S. Culver, known to me to be the identical person who signed the foregoing instrument and acknowledged the execution thereof to be their voluntary act and deed, for the uses and purposes therein mentioned.

Witness my hand and official seal on hereto affixed the day and year first above written.

Notary Public in and for the State of Oregon

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OFFICIAL SEAL STEPHANIE GUTRIDGE NOTARY PUBLIC-OREGON COMMISSION NO. 390584 MY COMMISSION EXPIRES MAR. 14, 2009

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