

STATE OF OREGON

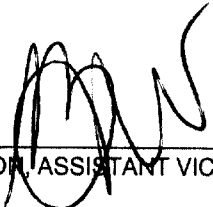
SUBSTITUTION OF TRUSTEE

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The undersigned is the owner and holder of the Deed of Trust described below and the promissory note or notes secured thereby. Said note or notes, together with all other indebtedness secured by said Deed of Trust have fully been paid. The undersigned hereby appoints First American Title Insurance Company of Oregon, an Oregon Corporation, as successor trustee of said Deed of Trust and directs it to reconvey to the party or parties entitled thereto all the estate, right, title and interest held by said trustee under said Deed of Trust. Said trustee is further directed to cancel said promissory note or notes which are delivered to said trustee herewith for that purpose.

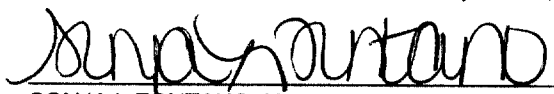
Dated: June 18, 2006

**PHH MORTGAGE CORPORATION AS LIMITED POWER OF ATTORNEY FOR CUNA
MUTUAL MORTGAGE CORPORATION, a Corporation**

By: 
BARBARA E. WILSON, ASSISTANT VICE PRESIDENT

**STATE OF NEW JERSEY
COUNTY OF BURLINGTON**

This instrument was acknowledged before me this 18 day of June, 2006 by BARBARA E. WILSON a(n) ASSISTANT VICE PRESIDENT of PHH MORTGAGE CORPORATION AS LIMITED POWER OF ATTORNEY FOR CUNA MUTUAL MORTGAGE CORPORATION a(n) NEW JERSEY Corporation, on behalf of said corporation.


SONJA L. FONTANO, Notary Public for New Jersey

My commission expires: Sonja L. Fontano
Notary Public of New Jersey
My Commission Expires June 15, 2010

Trust Deed, including the terms and provisions thereof, given to secure an indebtedness with interest thereon and such future advances as may be provided therein;

Dated: 03/22/2005

Recorded: 03/29/2005

Recorder's Fee No.: MOS-20758

Amount: 190000

Grantor: MICHAEL S LUCE / LARA M LUCE / /

Trustee: ASPEN TITLE & ESCROW INC

Beneficiary: CUNA MUTUAL MORTGAGE CORPORATION


County: KLAMATH

THE NORTH 121 FEET OF LOTS 1 AND 2, BLOCK 12, HOT SPRINGS ADDITION TO THE CITY OF KLAMATH FALLS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE CLERK OF KLAMATH COUNTY, OREGON,

REQUEST FOR RECONVEYANCE

The undersigned is the owner and holder of the Deed of Trust attached herewith and the promissory note or notes secured thereby. Said note or notes, together with all other indebtedness secured by said Deed of Trust have fully been paid. The undersigned hereby directs the trustee to reconvey to the party or parties entitled thereto all the estate, right, title and interest held by said trustee under said Deed of Trust. Said trustee is further directed to cancel said promissory note or notes which are delivered to said trustee herewith for that purpose.

**PHH MORTGAGE CORPORATION AS LIMITED POWER OF
ATTORNEY FOR CUNA MUTUAL MORTGAGE CORPORATION, a Corporation**

by: 
BARBARA E. WILSON, ASSISTANT VICE PRESIDENT

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