

**M06-14386**

Klamath County, Oregon

07/18/2006 08:51:57 AM

Pages 2 Fee: \$31.00

Document Prepared By:

**Ronald E Meharg, 888-362-9638**

Recording Requested By:

**NovaStar Mortgage, Inc.**

When Recorded Return To:

**DOCX LLC**

**1111 Alderman Drive**

**Suite 350**

**Alpharetta, GA 30005**

NV

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CRef#:07/27/2006-PRef#:R052-POF

Date:06/27/2006-Print Batch ID:5143

MIN #: 100080190030528228

MERS Telephone #: 888/679-6377

Property Address:

**1844 LANCASTER AVE**

**KLAMATH FALLS, OR 97601**

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**SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE**

WHEREAS, that certain Deed of Trust described below provides that the holder of the Note secured by said Deed of Trust may appoint a successor Trustee thereunder appointed;

NOW THEREFORE, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE FOR NOVASTAR MORTGAGE, INC., whose address is G4318 Miller Rd, Flint, MI 48507, being the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint Fidelity National Title Insurance Company whose address is 1111 Alderman Drive, Ste. #350, Attn: Release Dept., Alpharetta, GA 30005, as successor Trustee; and,

WHEREAS, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE FOR NOVASTAR MORTGAGE, INC. hereby acknowledges that the Promissory Note and all other indebtedness secured by the Deed of Trust have been fully satisfied and that the successor trustee mentioned herein is hereby requested to reconvey said Deed of Trust; and,

THEREFORE, Fidelity National Title Insurance Company as successor Trustee under the below described Deed of Trust, does hereby grant, bargain, sell and reconvey, without warranty, to the person(s) entitled thereto, all right, title and interest in and to the trust property now held by it as Trustee under said Deed of Trust.

Original Borrower(s): **HEATH A. WILCOX AND BRANDI J. WILCOX, AS TENANTS BY THE ENTIRETY**

Original Trustee: **AMERITITLE**

Original Beneficiary: **MORTGAGE ELECTRONIC REGISTRATION SERVICES, INC.**

Date of Deed of Trust: **08/02/2004**

Loan Amount: **\$99,750.00**

Recording Date: **08/12/2004** Book: **M04** Page: **52903** Document #: **N/A**

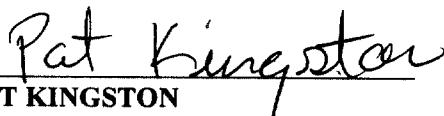
Comments: **ORIGINAL LENDER: NOVASTAR MORTGAGE, INC.**

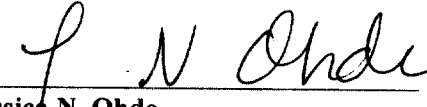
and recorded in the official records of the County of Klamath, State of Oregon affecting Real Property and more particularly described on said Deed of Trust referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 07/13/2006.

**MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC. ("MERS"),  
AS NOMINEE FOR NOVASTAR  
MORTGAGE, INC.**

**Fidelity National Title Insurance Company**

  
**PAT KINGSTON  
VICE PRESIDENT**

  
**Jessica N. Ohde  
Asst. Vice Pres., Loan Documentation**

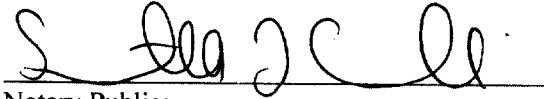
26  
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State of GA

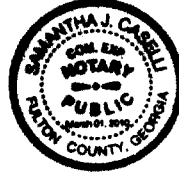
County of **Fulton**

On this date of **07/13/2006**, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State and City/County, personally appeared the within named **Jessica N. Ohde** and **PAT KINGSTON**, known to me (or identified to me on the basis of satisfactory evidence) that they are the **Asst. Vice Pres., Loan Documentation** and **VICE PRESIDENT** of **Fidelity National Title Insurance Company** and **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")**, AS **NOMINEE FOR NOVASTAR MORTGAGE, INC.** respectively, and were duly authorized in their respective capacities to execute the foregoing instrument(s) for and in the name and in behalf of said corporations and that said corporations executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument(s) for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.



Notary Public:



**SAMANTHA J. CASELLI**  
Notary Public - Georgia  
Fulton County  
My Comm. Expires March 01, 2010