Document Prepared By: Ronald E Meharg, 888-362-9638 Recording Requested By: NovaStar Mortgage, Inc. When Recorded Return To: DOCX LLC 1111 Alderman Drive

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Klamath County, Oregon 07/31/2006 10:04:07 AM Pages 2 Fee: \$31.00

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Alpharetta, GA 30005

Suite 350

CRef#:12/11/2005-PRef#:R052-POF Date: 11/11/2005-Print Batch ID: 5808 MIN #: 100080100037339677

MERS Telephone #: 888/679-6377 Property Address: 392 ADDISON STREET 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): JASON ICENBICE

Original Trustee: ASPEN TITLE & ESCROW, INC. Original Beneficiary: WATERSTONE MORTGAGE

Date of Deed of Trust: 09/11/2003

Loan Amount: \$80,750.00 Page: 68858 Document #: N/A

Recording Date: 09/16/2003 Book: M03 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 07/27/2006

MORTGAGE ELECTRONIC

REGISTRATION SYSTEMS, INC. ("MERS"),

AS NOMINEE FOR NOVASTAR

VICE PRESIDE

Fidelity National Title Insurance Company

ice Pres., Loan Documentation

State of GA
County of Fulton

On this date of 07/27/2006, 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:

PAUL MANN
Notary Public - Georgia
Fulton County
My Comm. Expires May 25, 2010