2006-015675 Klamath County, Oregon

Recording requested by:

When recorded mail to:

00000316200600156750020022

08/03/2006 02:26:33 PM

Fee: \$26.00

Quality Loan Service Corp. 319 Elm Street, 2nd Floor San Diego, CA 92101 619-645-7711

15+-866836

Space above this line for recorders use

TS # OR-06-61882-JB

Order # 3037252

Loan # 14628739

Substitution of Trustee

WHEREAS, JASON FROMM was the original Trustor, FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,INC ("MERS"), AS A NOMINEE FOR GATEWAY BUSINESS BANK, DBA MISSION HILLS MORTGAGE BANKERS was the original Beneficiary under that certain Deed of Trust dated 8/24/2004 and recorded on 8/27/2004 as Instrument No., in book M04, page 56978 of Official Records of KLAMATH County, OR; and

WHEREAS, the undersigned is the present Beneficiary under said Deed of Trust, and

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in place and stead of said original Trustee, or Successor Trustee, thereunder, in the manner provided for in said Deed of Trust,

NOW, THEREFORE, the undersigned hereby substitutes FIRST AMERICAN TITLE INSURANCE COMPANY, as Trustee under said Deed of Trust.

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

Substitution of Trustee - CA TS # OR - O6 - 6188 Z - JB Page 2

Dated: 7-16-06

THE BANK OF NEW YORK, AS TRUSTEE

Debra Lyman Vice President

Litton Loan Servicing LP
Attorney in Fact

State of (CVAC) ss

County of Hanners

On 7-16-ocbefore me,

the undersigned Notary

Public, personally appeared _____/ Det

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(ies), and that by his/her/their signature(s) 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.

(Seal)

Signature

LUCY HERRADA

Notary Public, State of Texas

My Commission Expires

December 06, 2006