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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0001618354

CRef#:08/11/2006-PRef#:R052-POF Date:07/12/2006-Print Batch ID:6133

MIN #: 100080190040361206 MERS Telephone #: 888/679-6377

Property Address:

514 FORT JACK PINE DR GILCHRIST, OR 97737

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2006-015888 Klamath County, Oregon

08/08/2006 09:55:25 AM

Fee: \$31.00

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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): JOHN L. KOOKER, JR. A MARRIED MAN

Original Trustee: FIRST AMERICAN TITLE COMPANY

Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Date of Deed of Trust: 02/01/2005

Loan Amount: \$95,000.00

Book: MO5 Page: 08847 Document #: N/A Recording Date: 02/08/2005 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 08/03/2006.

MORTGAGE ELECTRONIC

REGISTRATION SYSTEMS, INC. ("MERS"),

AS NOMINEE FOR NOVASTAR

MORTGAGE, INC.

PAT KINGSTON

VICE PRESIDENT

Fidelity National Title Insurance Company

Asst Vice Pres., Loan Documentation

State of GA

County of Fulton

On this date of 08/03/2006, 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.

RAJ PARMAR Notary Public - Georgia **Fulton County** My Comm. Expires Feb. 26, 2010