2006-016831 Klamath County, Oregon

Recording Requested By: **GMAC MORTGAGE CORPORATION**

When Recorded Return To:

STEVE R BENNER 730 MT. WHITNEY STREET KLAMATH FALLS, OR 97601 08/22/2006 08:41:03 AM Fee: \$31.00

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

GMAC Mortgage Corp - Consumer #:8259998089 "BENNER" Lender ID:61050/8259998089 Klamath, Oregon PIF: 08/01/2006

MERS #: 100069782509998083 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 09/14/2005 made by STEVE R BENNER COLLEEN R. BENNER as the original Grantor(s), to HOMECONNECTS, as the original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS") as the original beneficiary, which Deed of Trust was recorded on 10/19/2005 in Book/Reel/Liber: NA Page/Folio: NA as Instrument No.: M05-66862, in the official records of Klamath County, Oregon

The undersigned HEREBY SUBSTITUTES FIRST AMERICAN TITLE COMPANY,, Trustee in lieu of the above named Trustee under said Deed of Trust.

FIRST AMERICAN TITLE COMPANY, hereby accepts said appointments as Trustee under said Deed of Trust and, as Successor Trustee, pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey, without any covenant or warranty express or implied, to the person or persons legally entitled thereto, all of the estate held by the undersigned under said Deed of Trust.

IN WITNESS WHEREOF, the present beneficiary and FIRST AMERICAN TITLE COMPANY, have caused these presents to be executed by their duly authorized officers on the dates below written

Mortgage Electronic Registration Systems,

Inc. ("MERS")

On August 11th, 2006

KATIE FROST, Assistant Secretary

AMERICAN TITLE COMPANY, as By FIRST

Trustee **Ó**06

Stacy Pa T SECRETARY

STATE OF Iowa COUNTY OF Black Hawk

On August 11th, 2006, before me, M. CLARK, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared KATIE FROST, Assistant Secretary, 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, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

and official seal,

M. CLARK

Notary Expires: 05/17/2007 #728505

M. CLARK NOTARIAL SEAL - STATE OF IOWA COMMISSION NUMBER 728505 MY COMMISSION EXPIRES MAY 17, 2007

(This area for notarial seal)

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE Page 2 of 2

STATE OF Iowa COUNTY OF Black Hawk

On August 11th, 2006, before me, M. CLARK, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared Stacy Paul, ASSISTANT SECRETARY, 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, and that by his/her/their signature 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,

M. CLARK Notary Expires: 05/17/2007 #728505 M. CLARK NOTARIAL SEAL - STATE OF IOWA COMMISSION NUMBER 728505 MY COMMISSION EXPIRES MAY 17, 2007

(This area for notarial seal)