Document Prepared By:

Ronald E Meharg, 888-362-9638

Recording Requested By:

Option One Mortgage Corporation, Inc.

When Recorded Return To:

DOCX

1111 Alderman Dr.

Suite 350

Alpharetta, GA 30005

OPTIO

647

0012906889

CRef#:08/24/2006-PRef#:R062-POF Date: 07/25/2006-Print Batch ID: 6970

Property Address:

234 NORTH FIRST ST.

KLAMATH FALLS, OR 97601

ORstdr-eR2.0 06/05/2006

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2006-017989 Klamath County, Oregon

09/06/2006 03:11:34 PM

Fee: \$26.00

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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, OPTION ONE MORTGAGE CORPORATION, A CALIFORNIA

CORPORATION, whose address is 6501 Irvine Center Drive, Irvine, CA 92618, 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 DR., SUITE 350, ALPHARETTA, GA 30005, as successor Trustee; and,

WHEREAS, OPTION ONE MORTGAGE CORPORATION, A CALIFORNIA CORPORATION 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): ULA PALMER, AN ESTATE IN FEE SIMPLE

Original Trustee: FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON

Original Beneficiary: OPTION ONE MORTGAGE CORPORATION, A CALIFORNIA CORPORATION

Date of Deed of Trust: 03/15/2004

Loan Amount: \$142,500.00

Recording Date: 03/31/2004

Book: M04

Page: 18096-18105

Document #: N/A

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 08/21/2006.

OPTION ONE MORTGAGE

CORPORATION, A CALIFORNIA

CORPORATION

Fidelity National Title Insurance Company

Linda Green

Vice President

State of GA

County of Fulton

Assť. Vice Pres., Loan Documentation

On this date of 08/21/2006, 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 Linda Green, 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 OPTION ONE MORTGAGE CORPORATION, A CALIFORNIA CORPORATION 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 herein et forth.

RAJ PARMAR Notary Public - Georgia

Fulton County My Comm. Expires Feb. 26, 2010