2006-020892 Klamath County, Oregon

Recording Requested By: DITECH.COM

When Recorded Return To:

WENDY L KINCAID 3210 SPRAGUE RIVER ROAD CHILOQUIN, OR 97624 00006536200600208920020027

10/18/2006 09:10:46 AM

Fee: \$31.00

<u>SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE</u>

Ditech.com #:0653395276 "KINCAID" Lender ID:10025/1682824905 Klamath, Oregon PIF: 09/25/2006

MERS #: 100037506533952769 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 09/09/2002 made by WENDY L KINCAID JAMES W. KINCAID as the original Grantor(s), to KEY TITLE CO, 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 09/09/2002 in Book/Reel/Liber: M02 Page/Folio: 51009 as Instrument No.: NA, 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 October 5th, 2006

STATE OF Iowa COUNTY OF Black Hawk By FIRST AMERICAN TITLE COMPANY, as

Trustee

On October 5th, 2006

On October 5th, 2006, before me, M. CLARK, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared Vickie Ingamells, 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)

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE Page 2 of 2

STATE OF lowa COUNTY OF Black Hawk

On October 5th, 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,

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)