

2006-022874

Klamath County, Oregon

Recording Requested By:  
DITECH.COM



11/15/2006 02:41:31 PM

Fee: \$31.00

When Recorded Return To:

MATHEW K MCVAY  
525 MESA DRIVE  
KLAMATH FALLS, OR 97601



**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**

Ditech.com #:8655821009 "MCVAY" Lender ID:61052/8655821009 Klamath, Oregon PIF: 10/25/2006  
**MERS #: 100037506558210093 VRU #: 1-888-679-6377**

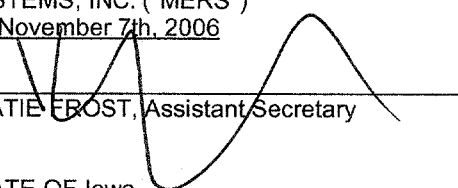
The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 12/16/2005 made by MATHEW K MCVAY TATIANA V MCVAY as the original Grantor(s), to FIRST AM TITLE INS CO, as the original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS"), as the original beneficiary, which Deed of Trust was recorded on 01/11/2006 in Book/Reel/Liber: NA Page/Folio: NA as Instrument No.: M06-00577, 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 November 7th, 2006

By:   
KATIE FROST, Assistant Secretary

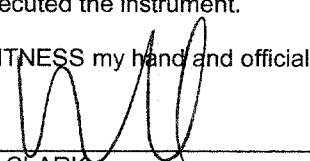
By FIRST AMERICAN TITLE COMPANY, as  
Trustee  
On November 7th, 2006

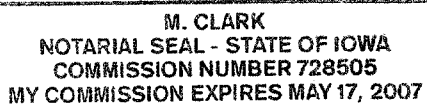
By:   
Stacy Paul, ASSISTANT SECRETARY

STATE OF Iowa  
COUNTY OF Black Hawk

On November 7th, 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.

WITNESS my hand and official seal,

  
M. CLARK  
Notary Expires: 05/17/2007 #728505



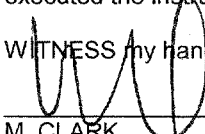
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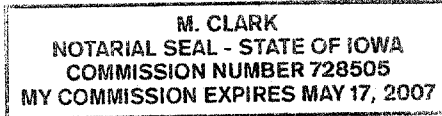
SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE Page 2 of 2

STATE OF Iowa  
COUNTY OF Black Hawk

On November 7th, 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



(This area for notarial seal)