2006-023617 Klamath County, Oregon



11/28/2006 09:30:52 AM

Fee: \$31.00

Return to: NICK DEBARI 500 Alcoa Trail Maryville, TN 37804

VMF #952522

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

The undersigned, VANDERBILT MORTGAGE AND FINANCE, INC as the owner and holder of the Note secured by the Deed of Trust dated SEPTEMBER 8, 1997. made by TOM BERNAL AND CHERYL BERNAL as GRANTOR AND ASPEN TITLE & ESCROW INCORPORATION, as Trustee, for FORD CONSUMER FINANCE COMPANY, INC. A DIV. OF ASSOCIATES HOUSING FINANCE. Beneficiary, which Deed of Trust was recorded SEPTEMBER 22, 1997. as VOL M97 PAGE 30954 AND ASSIGNED TO VANDERBILT MORTGAGE AND FINANCE, INC IN VOL M02 PG 5794 RECORDED JANUARY 30, 2002. of official records of KLAMATH County, OREGON, hereby substitutes VANDERBILT MORTGAGE AND FINANCE, INC., as Trustee in lieu of the Trustee herein.

VANDERBILT MORTGAGE AND FINANCE, INC, hereby accepts said appointment as Trustee under the above Deed of Trust, and as successor Trustee, and pursuant to the request of said owner and holder and in accordance with the provisions of said Deed of Trust, hereby RECONVEY WITHOUT WARRANTY TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, ALL the estate now held by it under said Deed of Trust, IIN WITNESS WHEREOF the owner and holder above-named, and as successor Trustee, has caused this instrument to be executed, each in its respective interest. Dated AUGUST 25, 2006.

VANDERBILT MORTGAGE AND FINANCE, INC

MICHAEL S. SHELTON

DOCUMENT SERVICES MANAGER

FORD CONSUMER FINANCE COMPANY, INC. A DIV. OF ASSOCIATES HOUSING FINANCE.

1mb. C Kimberly Blackwell

STATE OF TENNESSEE COUNTY OF BLOUNT

On AUGUST 25, 2006.before me, Kimberly Blackwell, and MICHAEL S. SHELTON personally appeared and o be the pone/they execution the instrument of the pone of the pon 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 is/her/their authorized capacity(ies), and that by his/her/their signature(s) 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.

Signature Court le la la NICK DEBARI – NOTARY PUBLIC

My Commission expires: 11/13/06