Recording Requested By: DITECH.COM

When Recorded Return To:

BILL R SCHOENBERG 3914 GRENADA WAY KLAMATH FALLS, OR 97603

2006-025389 Klamath County, Oregon

12/27/2006 10:47:02 AM

Fee: \$31.00

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Ditech.com #:8655538882 "SCHOENBERG" Lender ID:50910/8655538882 Klamath, Oregon PIF: 12/05/2006 MERS #: 100037506555388827 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 06/09/2005 made by BILL R SCHOENBERG 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 07/22/2005 in Book/Reel/Liber: M05 Page/Folio: 56307 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

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 Degember 15th, 2006

KATIE FROST, A sistant Secretary By FIRST AMERICAN TITLE COMPANY, as

Trustee

On December 15th, 2006

NICOLE STUART, ASSISTANT

SECRETARY

STATE OF lowa COUNTY OF Black Hawk

On December 15th, 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,

mv 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 Iowa COUNTY OF Black Hawk

On December 15th, 2006, before me, M. CLARK, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared NICOLE STUART, 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 executed the instrument.

WITNESS my hand and official seal,

M. DLARK 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)