

Recording Requested By:  
HSBC CONSUMER LENDING



01/05/2007 09:10:03 AM

Fee: \$26.00

When Recorded Return To:  
Regional Trustee Services Corporation  
616 First Avenue, Suite 500  
Seattle, WA. 98104-2258  
Attention: Reconveyance Department



**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**

HSBC CONSUMER LENDING #:0012141545 "YBARRA" Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 12/08/2005 made by DOLORES R YBARRA as the original Grantor(s), to STEWART TITLE GUARANTY COMPANY, as the original Trustee, for the benefit of BENEFICIAL OREGON INC., as the original beneficiary, which Deed of Trust was recorded on 12/30/2005 in Book/Reel/Liber: NA Page/Folio: NA as Instrument No.: M05-72104, in the official records of Klamath County, Oregon

The undersigned HEREBY SUBSTITUTES REGIONAL TRUSTEE SERVICES, Trustee in lieu of the above named Trustee under said Deed of Trust.

REGIONAL TRUSTEE SERVICES 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 REGIONAL TRUSTEE SERVICES have caused these presents to be executed by their duly authorized officers on the dates below written.

Beneficial Oregon Inc.

On December 11th, 2006

By: Charlene Brown

CHARLENE BROWN, Vice-president

By REGIONAL TRUSTEE SERVICES as  
Trustee

On December 11th, 2006

By: Julie Blue

JULIE BLUE, ASSISTANT SECRETARY

STATE OF Illinois  
COUNTY OF Cook

On December 11th, 2006, before me, LESLIE T COURTS, a Notary Public in and for Cook in the State of Illinois, personally appeared CHARLENE BROWN, Vice-president, 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,

Leslie T Courts  
LESLIE T COURTS

Notary Expires: 10/28/2007



(This area for notarial seal)

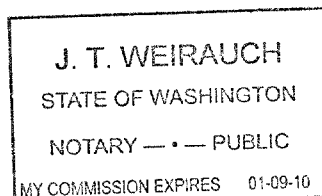
STATE OF Washington  
COUNTY OF King

On December 11th, 2006, before me, J.T. WEIRAUCH, a Notary Public in and for King in the State of Washington, personally appeared JULIE BLUE, 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,

J.T. Weirauch  
J.T. WEIRAUCH

Notary Expires: 01/09/2010



(This area for notarial seal)