

2007-000707

Klamath County, Oregon

Recording Requested By:
NATIONAL CITY BANK



00012904200700007070020022

When Recorded Return To:

01/16/2007 10:25:59 AM

Fee: \$31.00

NATIONAL CITY BANK
LENDING SERVICES 01-7101
PO BOX 5570
CLEVELAND, OH 44197-1201



SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

NATIONAL CITY BANK #:4489299190238071 "HENDERSON" Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 11/19/2004 made by MARCUS MEREDITH HENDERSON AND KIEU-TRANG TAN HENDERSON, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETY as the original Grantor(s), to FIRST AMERICAN TITLE INSURANCE COMPANY, as the original Trustee, for the benefit of THE PROVIDENT BANK, as the original beneficiary, which Deed of Trust was recorded on 12/09/2004 in Book/Reel/Liber: M04 Page/Folio: 84325 as Instrument No.: N/A, in the official records of Klamath County, Oregon

The undersigned HEREBY SUBSTITUTES FIDELITY NATIONAL TITLE INSURANCE COMPANY, Trustee in lieu of the above named Trustee under said Deed of Trust.

FIDELITY NATIONAL TITLE INSURANCE 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.

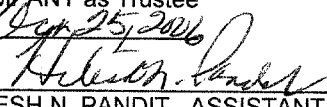
IN WITNESS WHEREOF, the present beneficiary and FIDELITY NATIONAL TITLE INSURANCE COMPANY have caused these presents to be executed by their duly authorized officers on the dates below written.

NATIONAL CITY BANK SUCCESSOR BY
MERGER TO THE PROVIDENT BANK
On October 17th 2006

By: 
M DIANA GERLICA, Vice-President

By FIDELITY NATIONAL TITLE INSURANCE
COMPANY as Trustee

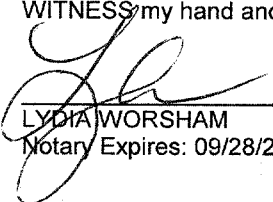
On Sept 25, 2006

By: 
HITESH N. PANDIT, ASSISTANT VICE
PRESIDENT, LOAN DOCUMENTATION

STATE OF Ohio
COUNTY OF Cuyahoga

On October 17th, 2006, before me, LYDIA WORSHAM, a Notary Public in and for Cuyahoga in the State of Ohio, personally appeared M DIANA GERLICA, 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,


LYDIA WORSHAM
Notary Expires: 09/28/2008



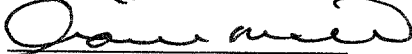
LYDIA WORSHAM, Notary Public
State of Ohio, Cuyahoga County
My Commission Expires Sept. 28, 2008

(This area for notarial seal)

STATE OF Georgia
COUNTY OF Fulton

On Feb 25 2008, before me, DIANNE MISKELL, a Notary Public in and for Fulton in the State of Georgia, personally appeared HITESH N. PANDIT, ASSISTANT VICE PRESIDENT, LOAN DOCUMENTATION, 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,



DIANNE MISKELL
Notary Expires: 06/14/2008



DIANNE MISKELL
Notary Public - Georgia
Fulton County
My Comm. Expires June 14, 2008

(This area for notarial seal)