

Recording Requested By:  
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01/24/2007 09:00:09 AM

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When Recorded Return To:

KEVIN ARNDT  
6504 PALOMINO COURT  
KLAMATH FALLS, OR 97603

**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**

Ditech.com #:8656177795 "ARNDT" Lender ID:61055/8656177795 Klamath, Oregon PIF: 10/27/2006  
MERS #: 100037506561777955 VRU #: 1-888-679-6377

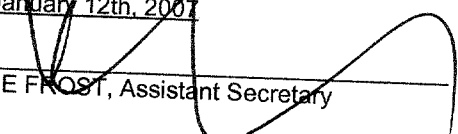
The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 08/22/2006 made by KEVIN ARNDT AND LISA ARNDT as the original Grantor(s), to FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON, as the original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS"), as the original beneficiary, which Deed of Trust was recorded on 11/29/2006 as Instrument No.: 2006023742, 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 January 12th, 2007

By:   
KATIE FROST, Assistant Secretary

By FIRST AMERICAN TITLE COMPANY, as  
Trustee

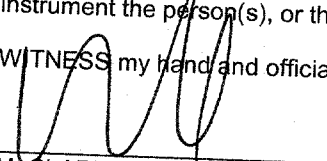
On January 12th, 2007

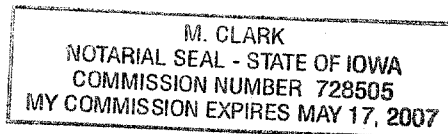
By:   
NICOLE STUART, ASSISTANT  
SECRETARY

STATE OF Iowa  
COUNTY OF Black Hawk

On January 12th, 2007, 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



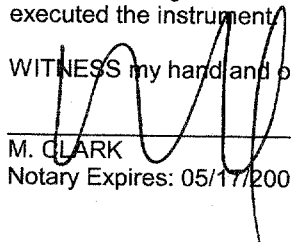
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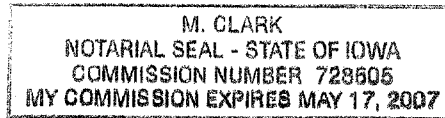
SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE Page 2 of 2

STATE OF Iowa  
COUNTY OF Black Hawk

On January 12th, 2007, 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 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)