

2007-002405

Klamath County, Oregon



00014919200700024050020020

02/12/2007 01:22:02 PM

Fee: \$31.00

Document Prepared By:

Michelle Wymer, 888-603-9011

Recording Requested By:

NovaStar Mortgage, Inc.

When Recorded Return To:

First American RES

450 E. Boundary St.

Chapin, SC 29036

FNOVA 000 4466186



\* FNOVA0004466186 \*

CRef#:02/14/2007-PRef#:R085-POF

Date:01/15/2007-Print Batch ID:17100

MIN #: 100080100033103861

MERS Telephone #: 888/679-6377

Property Address:

52550 4TH ST

FORT KLAMATH, OR 97626

ORstdr-eR2.0 09/20/2006 Copyright (c) 2005 by DOCX LLC

This Space for Recorder's Use Only

**SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE**

**WHEREAS**, that certain Deed of Trust described below provides that the holder of the Note secured by said Deed of Trust may appoint a successor Trustee thereunder appointed;

**NOW THEREFORE, MORTGAGE ELECTRONIC REGISTRATION SYSTEM, INC., AS NOMINEE FOR NOVASTAR MORTGAGE, INC.**, whose address is G4318 Miller Rd, Flint, MI 48507, being the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint **First American Title Insurance Company** whose address is 450 E. Boundary St., Attn: Release Dept., Chapin, SC 29036, as successor Trustee; and,

**WHEREAS, MORTGAGE ELECTRONIC REGISTRATION SYSTEM, INC., AS NOMINEE FOR NOVASTAR MORTGAGE, INC.** hereby acknowledges that the Promissory Note and all other indebtedness secured by the Deed of Trust have been fully satisfied and that the successor trustee mentioned herein is hereby requested to reconvey said Deed of Trust; and,

**THEREFORE, First American Title Insurance Company** as successor Trustee under the below described Deed of Trust, does hereby grant, bargain, sell and reconvey, without warranty, to the person(s) entitled thereto, all right, title and interest in and to the trust property now held by it as Trustee under said Deed of Trust.

Original Borrower(s): **LORI BEA RUARK AND BENITA BICKFORD, WITH THE RIGHTS OF SURVIVORSHIP**

Original Trustee: **ASPEN TITLE**

Original Beneficiary: **NOVASTAR MORTGAGE, INC.**

Date of Deed of Trust: **05/21/2003**

Loan Amount: **\$85,000.00**

Recording Date: **05/29/2003** Book: **M03** Page: **36271** Document #: **N/A**

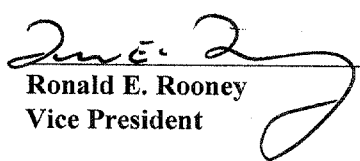
and recorded in the official records of the **County of Klamath**, State of **Oregon** affecting Real Property and more particularly described on said Deed of Trust referred to herein.

**IN WITNESS WHEREOF**, the undersigned has caused these presents to be executed on this date of **02/02/2007**.

**MORTGAGE ELECTRONIC  
REGISTRATION SYSTEM, INC., AS  
NOMINEE FOR NOVASTAR MORTGAGE,  
INC.**

**First American Title Insurance Company**

  
Sharon Ramezani  
Asst. Vice President

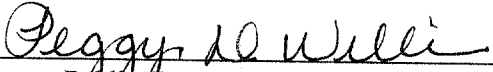
  
Ronald E. Rooney  
Vice President

State of SC

County of Lexington

On this date of **02/02/2007**, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State and City/County, personally appeared the within named **Ronald E. Rooney** and **Sharon Ramezani**, known to me (or identified to me on the basis of satisfactory evidence) that they are the **Vice President** and **Asst. Vice President** of **First American Title Insurance Company** and **MORTGAGE ELECTRONIC REGISTRATION SYSTEM, INC., AS NOMINEE FOR NOVASTAR MORTGAGE, INC.** respectively, and were duly authorized in their respective capacities to execute the foregoing instrument(s) for and in the name and in behalf of said corporations and that said corporations executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument(s) for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.



Notary Public: **Peggy D. Williams**

My Commission Expires: **02/17/2015**

Peggy D. Williams  
Notary Public  
State of South Carolina