2007-002530 Klamath County, Oregon

Recording Requested By: GMAC MORTGAGE, LLC

When Recorded Return To:

02/14/2007 08:27:20 AM

Fee: \$31.00

COLLEEN R BENNER 730 MT WHITNEY STREET KLAMATH FALLS, OR 97607

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE
GMAC MORTGAGE, LLC - CONSUMER #:8254122271 "BENNER" Lender ID:61056/8254122271 Klamath, Oregon PIF: 01/25/2007

MERS #: 100069782504122275 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 10/11/2006 made by STEVE R BENNER AND COLLEEN R BENNER as the original Grantor(s), to HOME CONNECTS LENDING SERVICES, 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 01/16/2007 as Instrument No.: 2007-000680 , 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

M. CLAR

Inc. ("MERS")
On February 6th, 2007

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

Trustee

On February 6th, 2007

NÍCOLE STUART, ASSISTANT

SECRETARY

STATE OF Iowa COUNTY OF Black Hawk

On February 6th, 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,

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 February 6th, 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

M. CLARK
NOTARIAL SEAL - STATE OF IOWA
COMMISSION NUMBER 728505
MY COMMISSION EXPIRES MAY 17, 2007

(This area for notarial seal)