2007-004789 Klamath County, Oregon

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

03/20/2007 09:48:27 AM

Fee: \$31.00

When Recorded Return To:

AllNation Title Services 460 Drake Circle Sacramento, CA 95864

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

CITIMORTGAGE, INC. #:0008439137 "MCNIVEN" Lender ID:03014/723730152 Klamath, Oregon MERS #: 100297810002011163

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 05/20/2004 made by DAVID J MCNIVEN AND KAY D MCNIVEN, HUSBAND AND WIFE as the original Grantor(s), to ASPEN TITLE & ESCROW, as the original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as the original beneficiary, which Deed of Trust was recorded on 05/24/2004 in Book/Reel/Liber: M04 Page/Folio: 32852, in the official records of Klamath County, Oregon

Assessor's/Tax ID No. R631622, R631622

The undersigned HEREBY SUBSTITUTES FIRST AMERICAN TITLE INSURANCE CO. BY IT'S AGENT ALLNATION TITLE SERVICES, Trustee in lieu of the above named Trustee under said Deed of Trust.

SEAL

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FIRST AMERICAN TITLE INSURANCE CO. BY IT'S AGENT ALLNATION TITLE 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 FIRST AMERICAN TITLE INSURANCE CO. BY IT'S AGENT ALLNATION TITLE SERVICES have caused these presents to be executed by their duly authorized officers on the dates below written.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

On March 13th, 2007

MARYLYN C BROWN, Vice

President

By FIRST AMERICAN TITLE INSURANCE CO. BY IT'S AGENT ALLNATION TITLE SERVICES as

Trustee 3157

KAREN WADE , ASSISTANT SECRETARY AND AUTHORIZED

SIGNATURE

STATE OF Maryland COUNTY OF Frederick

On March 13th, 2007, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared MARYLYN C BROWN, Vice President who acknowledged himself/herself to be the aforesaid officer of the above named corporation, and that he/she, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself/herself as the officer designated therein.In witness whereof I hereunto set my hand and official seal,

WITNESS my hand and official seal,

JANE EYLER

Notary Expires: 11/01/2009

NOTARY PUBLIC PORICKO

(This area for notarial seal)

STATE OF California COUNTY OF Sacramento

On 3/15/07 before me, MARK E. CHADWELL, a Notary Public in and for said County and State, personally appeared KAREN WADE, ASST. SECRETARY AND AUTHORIZED SIGNATURE, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity and that by her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal,

MARK E. CHADWELL

Notary Expires: 07/15/2009 #1595133

