2007-005404 Klamath County, Oregon

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SHAWN K TAYLOR 38112 HIGHWAY 97 NORTH CHILOQUIN, OR 97624-7764 00018483200700054040020027

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SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Ditech.com #:8655807882 "TAYLOR" Lender ID:61050/8655807882 Klamath, Oregon PIF: 03/05/2007

MERS #: 100037506558078821 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 12/08/2005 made by SHAWN K TAYLOR AND PATTY A TAYLOR 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 12/27/2005 in Book/Reel/Liber: NA Page/Folio: NA as Instrument No.: M05-71772 , 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 March 15th, 2007

KATIL FROST, Assistant Secretary

By FIRST AMERICAN TITLE COMPANY, as

Trustee On March 15th, 2007

By:\_\_\_\_\_\_NICOLE STUART\_ASSISTANT

SECRETARY

STATE OF lowa COUNTY OF Black Hawk

On March 15th, 2007, before me, A. SEEDORFF, 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,

A. SEEDORFF Notary Expires: 12/14/2009 #744401 A. SEEDORFF NOTARIAL SEAL - STATE OF IOWA COMMISSION NUMBER 744401 MY COMMISSION EXPIRES DECEMBER 14, 2009

(This area for notarial seal)

STATE OF Iowa COUNTY OF Black Hawk

On March 15th, 2007, before me, A. SEEDORFF, 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,

A. SEEDORFF

Notary Expires: 12/14/2009 #744401

A. SEEDORFF
NOTARIAL SEAL - STATE OF IOWA
COMMISSION NUMBER 744401
MY COMMISSION EXPIRES DECEMBER 14, 2009

(This area for notarial seal)