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Document Prepared By:

Ronald E Meharg, 888-362-9638

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MorEquity, Inc.

When Recorded Return To:

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1111 Alderman Drive

Suite 350

Alpharetta, GA 30005

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CRef#:04/29/2007-PRef#:R061-POF Date: 03/30/2007-Print Batch ID: 21735

MIN #: 100372406011981765 MERS Telephone #: 888/679-6377

Property Address:

3861 ANDERSON AVE

KLAMATH FALLS, OR 97603

ORstdr-eR2.0 09/20/2006

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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, MorEquity, Inc., whose address is 7116 Eaglecrest Blvd., Evansville, IN 47715, being the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint Fidelity National Title Insurance Company whose address is 1111 Alderman Drive, Ste. #350, Attn: Release Dept., Alpharetta, GA 30005, as successor Trustee; and,

WHEREAS, MorEquity, 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, Fidelity National 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): HARRY K. MCINTOSH AND SHERRY J. SOLUS, NOT AS TENANTS IN

COMMON, BUT WITH RIGHTS OF SURVIVORSHIP

Original Trustee: ASPEN TITLE & ESCROW, INC.

Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR

WILMINGTON FINANCE, A DIVISION OF AIG FEDERAL SAVINGS BANK

Date of Deed of Trust: 01/31/2006

Loan Amount: \$90,000.00

Book: N/A Page: N/A Document #: M06-03159 Recording Date: 02/17/2006

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

04/09/2007.

MorEquity, Inc.

Fidelity National Title Insurance Company

Vice President

State of GA

County of Fulton

Linda Thoresen Asst. Vice Pres., Loan Documentation

On this date of 04/09/2007, 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 Hitesh Pandit and Linda Thoresen, known to me (or identified to me on the basis of satisfactory evidence) that they are the Asst. Vice Pres., Loan Documentation and Vice President of Fidelity National Title Insurance

Company and MorEquity, 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.

NOTARL

SAMANTHA J. CASELLI Notary Public - Georgia **Fulton County** My Comm. Expires March 01, 2010