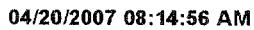


## Klamath County, Oregon

When Recorded Return To:

**Fee: \$31.00**

## SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 02/17/1999 made by DANIEL C. RIDGEWAY AND KATHLEEN L. RIDGEWAY AS TENANTS BY THE ENTIRETY as the original Grantor(s), to ASPEN TITLE, as the original Trustee, for the benefit of ASSOCIATES FINANCIAL SERVICES COMPANY OF OREGON, INC., as the original beneficiary, which Deed of Trust was recorded on 03/01/1999 in Book/Reel/Liber: M99 Page/Folio: 6985 as Instrument No.: 75372 , in the official records of Klamath County, Oregon

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.

On April 13th, 2007

On 7/10/77



By: [Signature]  
KAREN WADE, ASSISTANT  
SECRETARY AND AUTHORIZED  
SIGNATURE

On April 13th, 2007, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared SHAWN LYERLY, 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 Eyer  
Notary Public  
Frederick Co., MD

(This area for notarial seal)

STATE OF California  
COUNTY OF Sacramento

On 4/13/07 before me, MARK E. CHADWELL, a Notary Public in and for said County and State, personally appeared KAREN WADE, 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

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