

2007-009238

Klamath County, Oregon

Recording Requested By:
NATIONAL CITY BANK



00022967200700092380020022

When Recorded Return To:

05/22/2007 09:59:58 AM

Fee: \$36.00

LINDA KAY SMITH
36149 STASTNY ROAD
MALIN, OR 97632



SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

NATIONAL CITY BANK #:4489299190103952 "SMITH" Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 12/19/2002 made by DOUGLAS KENT SMITH AND LINDA KAY SMITH, HUSBAND AND WIFE as the original Grantor(s), to FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON, as the original Trustee, for the benefit of E-LOAN, INC., A DELAWARE CORPORATION ASSIGNED TO THE PROVIDENT BANK, as the original beneficiary, which Deed of Trust was recorded on 01/06/2003 in Book/Reel/Liber: M03 Page/Folio: 644 as Instrument No.: N/A, in the official records of Klamath County, Oregon

-Assigned by E-LOAN, INC., A DELAWARE CORPORATION TO THE PROVIDENT BANK Dated: 12/27/2002 Recorded: 06/23/2003 in Book/Reel/Liber: M03 Page/Folio: 42703 as Instrument No.: N/A

The undersigned HEREBY SUBSTITUTES FIDELITY NATIONAL TITLE INSURANCE COMPANY, Trustee in lieu of the above named Trustee under said Deed of Trust.

FIDELITY NATIONAL TITLE INSURANCE 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 FIDELITY NATIONAL TITLE INSURANCE COMPANY have caused these presents to be executed by their duly authorized officers on the dates below written.

NATIONAL CITY BANK SUCCESSOR BY
MERGER TO THE PROVIDENT BANK
On April 18th, 2007

By: John McGonegal
JOHN MCGONEGAL, Authorized
Representative

By FIDELITY NATIONAL TITLE INSURANCE
COMPANY as Trustee
On April 18, 2007

By: Hitesh N. Pandit
HITESH N. PANDIT, ASSISTANT VICE
PRESIDENT, LOAN DOCUMENTATION

STATE OF Ohio
COUNTY OF Cuyahoga

On April 18th, 2007, before me, ANGELA MINCIK, a Notary Public in and for Cuyahoga in the State of Ohio, personally appeared JOHN MCGONEGAL, Authorized Representative, 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,

Angela Mincik
ANGELA MINCIK
Notary Expires: 06/28/2010




ANGELA MINCIK, Notary Public
In and For The State of Ohio
My Commission Exp. June 28, 2010

(This area for notarial seal)

STATE OF Georgia
COUNTY OF Fulton

On Apr 25, 2007, before me, RAJ PARMAR, a Notary Public in and for Fulton in the State of Georgia, personally appeared HITESH N. PANDIT, ASSISTANT VICE PRESIDENT, LOAN DOCUMENTATION, 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,


RAJ PARMAR
Notary Expires: 02/26/2010



Raj Parmar
NOTARY PUBLIC
Fulton County
State of Georgia
My Commission Expires February 26, 2010 (This area for notarial seal)