Document Prepared By:

Crystal Jennings, 888-603-9011

Recording Requested By:

Fremont Investment and Loan

When Recorded Return To:

First American RES

450 E. Boundary St.

Chapin, SC 29036

FFREE

4640212

CRef#:06/08/2007-PRef#:R079-POF

Date: 05/09/2007-Print Batch ID: 24859

MIN #: 100194470001585594 MERS Telephone #: 888/679-6377

Property Address:

8029 HWY 66

KLAMATH FALLS, OR 97601

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05/29/2007 09:18:26 AM

Fee: \$26.00

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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, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. acting solely as nominee for Fremont Investment and Loan, whose address is 3110 E. Guasti Road, Suite 500, Ontario, CA 91761, being the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint First American Title Insurance Company whose address is 450 E. Boundary St., Attn: Release Dept., Chapin, SC 29036, as successor Trustee; and,

WHEREAS, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. acting solely as nominee for Fremont Investment and Loan 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, First American 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): GARY W. KEEFER AND PAMELA Y. KEEFER, HUSBAND AND WIFE

Original Trustee: ASPEN TITLE AND ESCROW

Original Beneficiary: FREMONT INVESTMENT & LOAN

Date of Deed of Trust: 07/25/2005

Loan Amount: \$138,600.00

Recording Date: 07/29/2005 Book: M05Page: 59233 Document #: N/A

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 05/21/2007.

MORTGAGE ELECTRONIC REGISTRATION

First American Title Insurance Company SYSTEMS, INC. acting solely as nominee for

Fremont Investment and Loan

2024 Joan Wilson Vice President State of SC

County of Lexington

Ronald E. Rooney Vice President

On this date of 05/21/2007, 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 Ronald E. Rooney and Joan Wilson, known to me (or identified to me on the basis of satisfactory evidence) that they are the Vice President and Vice President of First American Title Insurance Company and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. acting solely as nominee for Fremont Investment and Loan 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.

gydl U Notary Public Peggy D. Williams My Commission Expires: 02/17/2015

Peggy D. Williams Notary Public State of South Carolina