

2007-010012

Klamath County, Oregon

Recording Requested By:  
HOMECOMINGS FINANCIAL, LLC



00023887200700100120020023

When Recorded Return To:

06/05/2007 08:36:02 AM

Fee: \$31.00

JAMES LANDERS  
6016 LOGAN DRIVE  
KLAMATH FALLS, OR 97603



**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**

HOMECOMINGS FINANCIAL, LLC -- CONSUMER #:7392108320 "LANDERS" Lender ID:90804/0010233025  
Klamath, Oregon PIF: 05/15/2007  
MERS #: 100062604260179355 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 10/24/2005 made by JAMES V LANDERS AND ELIZABETH A LANDERS as the original Grantor(s), to AMERITITLE, 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 10/31/2005 as Instrument No.: M05-69608, 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 May 25th, 2007

By:   
Vickie Ingamells, Assistant Secretary

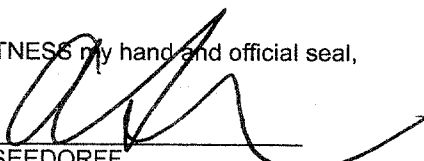
By FIRST AMERICAN TITLE COMPANY, as  
Trustee  
On May 25th, 2007

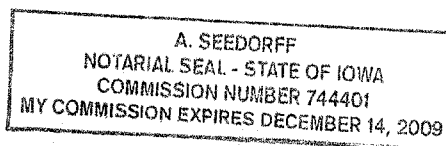
By:   
NICOLE STUART, ASSISTANT  
SECRETARY

STATE OF Iowa  
COUNTY OF Black Hawk

On May 25th, 2007, before me, A. SEEDORFF, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared Vickie Ingamells, 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

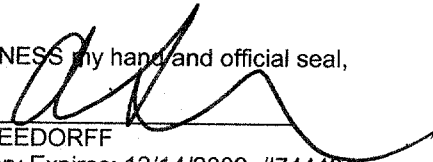


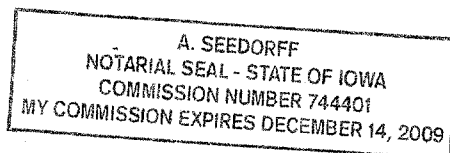
(This area for notarial seal)

STATE OF Iowa  
COUNTY OF Black Hawk

On May 25th, 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



(This area for notarial seal)