2007-010655 Klamath County, Oregon

Recording Requested By: DITECH.COM

When Recorded Return To:

LOIS M MONTGOMERY PO BOX 119 KENO, OR 97627

06/13/2007 09:34:52 AM

Fee: \$31.00

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Ditech.com #:8656063621 "MONTGOMERY" Lender ID:61055/8656063621 Klamath, Oregon PIF: 05/24/2007

MERS #: 100037506560636210 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 05/24/2006 made by LOIS M MONTGOMERY as the original Grantor(s), to FIRST AM TITLE INS CO, 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 07/03/2006 in Book/Reel/Liber: NA Page/Folio: NA as Instrument No.: M06-13474, 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")

retary

On June 4th, 2007

Bγ Vickie Ingamells, Assistant Se

By FIRST AMERICAN TITLE COMPANY, as

Trustee

On June 4th, 2007

NICOLE STUART, ASSISTANT

SECRETARY

STATE OF Iowa COUNTY OF Black Hawk

On June 4th, 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. SEEDORFE

Notary Expires: 12/14/2009 #744401

A. SEEDORFF NOTARIAL SEAL - STATE OF IOWA COMMISSION NUMBER 744401

MY COMMISSION EXPIRES DECEMBER 14, 2009

(This area for notarial seal)

STATE OF Iowa COUNTY OF Black Hawk

On June 4th, 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

WITNESS my band and official seal,

A. SEEDORFF

Notary Expires: 12/14/2009 #744401

A. SEEDORFF
NOTARIAL SEAL - STATE OF IOWA
COMMISSION NUMBER 744401
MY COMMISSION EXPIRES DECEMBER 14, 2009

(This area for notarial seal)