

2007-012711

Klamath County, Oregon

Recording Requested By:  
HOMECOMINGS FINANCIAL, LLC



00027145200700127110020027

When Recorded Return To:

07/18/2007 08:41:43 AM

Fee: \$31.00

RICHARD R GERHARDT  
11129 HWY 66  
KLAMATH FALLS, OR 97601

**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**

HOMECOMINGS FINANCIAL, LLC #:7440025062 "GERHARDT" Lender ID:90790/0009962320 Klamath, Oregon  
PIF: 06/26/2007  
MERS #: 100052300420071796 VRU #: 1-888-679-6377

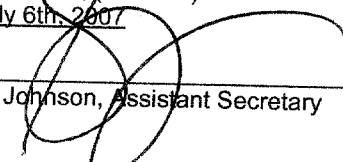
The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 08/09/2005 made by RICHARD R GERHARDT DANETTE LYNN GERHARDT as the original Grantor(s), to MARK H. PETERMAN, as the original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as the original beneficiary, which Deed of Trust was recorded on 08/16/2005 in Book/Reel/Liber: NA Page/Folio: NA as Instrument No.: M05-62062, 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 July 6th, 2007

By:   
Sarah Johnson, Assistant Secretary

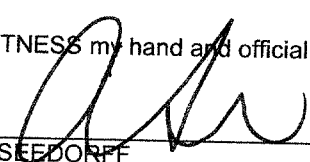
By FIRST AMERICAN TITLE COMPANY, as  
Trustee  
On July 6th, 2007

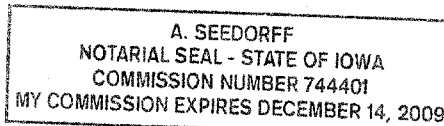
By:   
NICOLE STUART, ASSISTANT  
SECRETARY

STATE OF Iowa  
COUNTY OF Black Hawk

On July 6th, 2007, before me, A. SEEDORFF, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared Sarah Johnson, 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

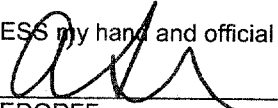


(This area for notarial seal)

STATE OF Iowa  
COUNTY OF Black Hawk

On July 6th, 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

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

(This area for notarial seal)