2007-013471 Klamath County, Oregon

00028053200700134710020025

07/31/2007 08:22:32 AM

Fee: \$31.00

Recording Requested By: HOMECOMINGS FINANCIAL, LLC

When Recorded Return To:

CAROLINA CARCAMO 5708 HART CT KLAMATH FALLS, OR 97601-9525

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

HOMECOMINGS FINANCIAL, LLC #:7304971948 "CARCAMO" Lender ID:90802/0010707133 Klamath, Oregon PIF: 07/10/2007

MERS #: 100062604290991381 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 06/05/2006 made by CAROLINA CARCAMO as the original Grantor(s), to AMERITITLE, as the original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as the original beneficiary, which Deed of Trust was recorded on 06/08/2006 in Book/Reel/Liber: NA Page/Folio: NA as Instrument No.: M06-11657, 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 20th, 2007

Sarah Johnson, Assistant Secretary

By FIRST AMERICAN TITLE COMPANY, as

Trustee

On July 20th, 2007

NICOLE STUART, ASSISTANT

SECRETARY

STATE OF lowa COUNTY OF Black Hawk

On July 20th, 2007, before me, M. CLARK, 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,

M. CLARK Notary Expires: 05/17/2010 #728505 M. CLARK
NOTARIAL SEAL - STATE OF IOWA
COMMISSION NUMBER 728505
MY COMMISSION EXPIRES MAY 17, 2010

(This area for notarial seal)

## SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE Page 2 of 2

STATE OF Iowa COUNTY OF Black Hawk

On July 20th, 2007, before me, M. CLARK, 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

WITNESA my Mand and official seal,

M. CLARK Notary Expires: 05/17/2010 #728505 M. CLARK
NOTARIAL SEAL - STATE OF IOWA
COMMISSION NUMBER 728505
MY COMMISSION EXPIRES MAY 17, 2010

(This area for notarial seal)