

Recording Requested By:
GMAC MORTGAGE, LLC



When Recorded Return To:

08/10/2007 09:37:02 AM

Fee: \$31.00

ANTHONY CARDOZA
PO BOX 7515
KLAMATH FALLS, OR 97602



SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

GMAC MORTGAGE, LLC #:0307656679 "CARDOZA" Lender ID:41575/0031973035 Klamath, Oregon PIF:
07/18/2007

MERS #: 100039254500004144 VRU #: 1-888-679-6377

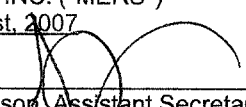
The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 10/31/2005 made by ANTHONY CARDOZA as the original Grantor(s), to FIRST AMERICAN TITLE, as the original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC ("MERS"), as the original beneficiary, which Deed of Trust was recorded on 11/08/2005 in Book/Reel/Liber: M05 Page/Folio: 68580 ReRecorded 11/14/2005 in Book/Reel/Liber: M05 Page/Folio: 68966, 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.

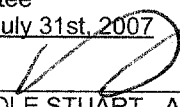
FIRST AMERICAN TITLE COMPANY, hereby accepts said appointments as Trustee under said Deed of Trust and, as Successor Trustee, pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey, without any covenant or warranty express or 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 31st, 2007

By: 
Sarah Johnson, Assistant Secretary

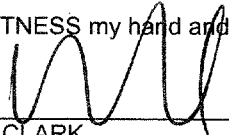
By FIRST AMERICAN TITLE COMPANY, as
Trustee
On July 31st, 2007

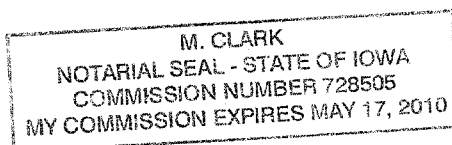
By: 
NICOLE STUART, ASSISTANT
SECRETARY

STATE OF Iowa
COUNTY OF Black Hawk

On July 31st, 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

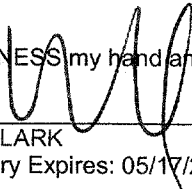


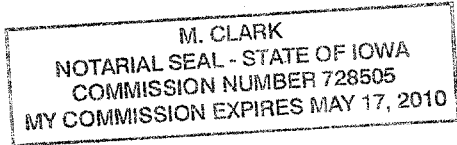
(This area for notarial seal)

STATE OF Iowa
COUNTY OF Black Hawk

On July 31st, 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 the instrument.

WITNESS my hand and official seal,


M. CLARK
Notary Expires: 05/17/2010 #728505



(This area for notarial seal)