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Recording Requested By:
AURORA LOAN SERVICES

When Recorded Return To:

08/16/2007 02:04:47 PM

Fee: \$36.00

MICHELE THOMPSON
Aurora Loan Services Inc.
P.O. Box 1706
Scottsbluff, NE 69363-1706

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

AURORA LOAN SERVICES INC. #:0031958077 "CARDOZA" Lender ID:F14/003/0031958077 Klamath, Oregon
MERS #: 100039254500004136 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, AN UNMARRIED MAN as the original Grantor(s), to FIRST AMERICAN TITLE, as the original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR FIRST MAGNUS FINANCIAL CORPORATION, AN ARIZONA CORPORATION IT'S SUCCESSORS AND ASSIGNS, as the original beneficiary, which Deed of Trust was recorded on 11/08/2005 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: M05-68579 ReRecorded 11/14/2005 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: M05-68965, in the official records of Klamath County, Oregon

The undersigned HEREBY SUBSTITUTES FIDELITY NATIONAL TITLE INSURANCE COMPANY, Trustee in lieu of the above named Trustee under said Deed of Trust.

FIDELITY NATIONAL TITLE INSURANCE 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 FIDELITY NATIONAL TITLE INSURANCE COMPANY have caused these presents to be executed by their duly authorized officers on the dates below written.

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC. AS NOMINEE FOR
FIRST MAGNUS FINANCIAL
CORPORATION, AN ARIZONA
CORPORATION IT'S SUCCESSORS AND
ASSIGNS
On July 23rd, 2007

By: Michele Thompson
MICHELE THOMPSON, Vice-President

By FIDELITY NATIONAL TITLE INSURANCE
COMPANY as Trustee

On 7.25.07
Jessica N. Ohde
JESSICA N. OHDE, ASSISTANT VICE
PRESIDENT

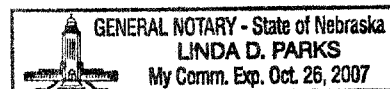


STATE OF Nebraska
COUNTY OF Scotts Bluff

On July 23rd, 2007, before me, LINDA D. PARKS, a Notary Public in and for Scotts Bluff in the State of Nebraska, personally appeared MICHELE THOMPSON, Vice-President, 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,

Linda D. Parks
LINDA D. PARKS
Notary Expires: 10/26/2007



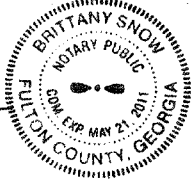
(This area for notarial seal)

STATE OF Ga
COUNTY OF fulton

On 7.25.07, before me, Brittany Snow, a Notary Public in and for fulton in the State of ga, personally appeared JESSICA N. OHDE, ASSISTANT VICE PRESIDENT, 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,

Brittany Snow
Notary Expires 5/21/2011



Brittany Snow
NOTARY PUBLIC
Fulton County
State of Georgia
My Commission Expires May 21, 2011 (This area for notarial seal)