2007-016834 Klamath County, Oregon

00032118200700168340020026

HOMECOMINGS FINANCIAL, LLC
When Recorded Return To:

Recording Requested By:

09/26/2007 08:44:28 AM

Fee: \$31.00

NANCY C BERTRAM P.O. BOX 3120 LA PINE, OR 97739

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE
HOMECOMINGS FINANCIAL, LLC -- CONSUMER #:7391529344 "BERTRAM" Lender ID:90804/0008777346
Klamath, Oregon PIF: 09/05/2007

MERS #: 100196800090091005 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 09/25/2003 made by NANCY C BERTRAM as the original Grantor(s), to FIRST AMERCIAN 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 10/28/2003 in Book/Reel/Liber: M03 Page/Folio: 79792, 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 September 17th, 2007

Vickie Ingamells, Assistant Secretary

By FIRST AMERICAN TITLE COMPANY, as

Trustee

On September 17th, 2007

NICOLE STUART , ASSISTANT SECRETARY

STATE OF Iowa COUNTY OF Black Hawk

On September 17th, 2007, before me, A. SEEDORFF, a Notary Public in and for Black Hawk in the State of lowa, 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 By

SS fly han 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)

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE Page 2 of 2

STATE OF Iowa COUNTY OF Black Hawk

On September 17th, 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, the

WITNESS my hand and official seal,

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)