RECORDING REQUESTED BY:

AND WHEN RECORDED MAIL TO:

2007-017036 Klamath County, Oregon

Space Above This Line For Recorder's use_

00032353200700170360020021

09/28/2007 03:11:01 PM

Fee: \$26.00

CAL-WESTERN RECONVEYANCE CORPORATION 525 EAST MAIN STREET P.O. BOX 22004 EL CAJON CA 92022-9004

Loan No.: XXXXXX7286 T.S. No.: 1116095-13

ATE: 65204

SUBSTITUTION OF TRUSTEE

WHEREAS, CELIA D. HARD, AN UNMARRIED PERSON was the original Grantor, AMERITITLE was the original Trustee and MORTGAGE ELECTRONIC REGISTRATION SYSTEM, INC. was the original Beneficiary under that certain Deed of Trust dated May 26, 2005 and recorded on May 31, 2005 as Instrument No. XX, in Book M05, Page 40186 of the Official Records of KLAMATH County, Oregon and

WHEREAS, the undersigned is the present Beneficiary under said Deed of Trust, and

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and stead of present Trustee thereunder,

NOW, THEREFORE, THE BANK OF NEW YORK AS TRUSTEE FOR EQUITY ONE INC. MORTGAGE /PASS THROUGH CERTIFICATE SERIES # 2005-B hereby substitutes CAL-WESTERN RECONVEYANCE CORPORATION, A licensed Oregon Escrow agent and a California Corporation whose corporate address is 525 EAST MAIN STREET, P.O. BOX 22004, EL CAJON CA 92022-9004 as a Trustee under said Deed of Trust.

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

*Cecil D. Hard



SUBOR.DOC

Rev. 4/14/2006

Page 1 of 2

SUBSTITUTION OF TRUSTEE

Loan No.: XXXXXX7286 T.S. No.: 1116095-13

DATED:

THE BANK OF NEW YORK AS TRUSTEE FOR EQUITY ONE INC. MORTGAGE

/AASS THROUGH CERTIFICATE SERIES # 2005-B

Victor F. Parisi, Vice President

State of New Tersey County of Camdon

_ before me, Victor F. Rarki, Vice President

a Notary Public in and for said state, personally appeared

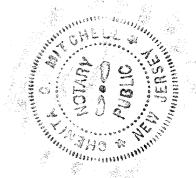
personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

(This area for Official notary seal)

Signature

CHENITA C. MITCHELL **NOTARY PUBLIC OF NEW JERSEY** Commission Expires 2/20/2012



SUBOR.DOC

Rev. 4/14/2006

Page 2 of 2