Document Prepared By:

Ronald E Meharg, 888-362-9638

Recording Requested By:

USAA FEDERAL SAVINGS BANK

When Recorded Return To:

DOCX LLC

1111 Alderman Drive

Ste #350

Alpharetta, GA 30005

USA

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2007-018079

10/19/2007 09:29:07 AM

Klamath County, Oregon

Fee: \$21.00

CRef#:10/27/2007-PRef#:R060-POF

Date: 09/27/2007-Print Batch ID: 35573

Property Address:

2040 LAWRENCE ST.

KLAMATH FALLS, OR 97601

ORstrr-eR2 0 06/07/2007

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SUBSTITUTION OF TRUSTEE

WHEREAS, that certain Deed of Trust described below provides that the holder of the Note secured by said Deed of Trust may appoint a successor Trustee to any Trustee thereunder appointed;

NOW THEREFORE, USAA FEDERAL SAVINGS BANK whose address is 10750 McDermott Freeway, San Antonio, TX 78288, being the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint Fidelity National Title Insurance Company, whose address is 1111 Alderman Drive, Ste. #350, Attn: Release Dept., Alpharetta, GA 30005, as successor Trustee.

USAA FEDERAL SAVINGS BANK, hereby acknowledges that the Promissory Note and all other indebtedness secured by the Deed of Trust have been fully satisfied and that the successor trustee mentioned herein is hereby requested to reconvey said Deed of Trust.

Original Trustor(s): JUDITH F. HOBBS, AN UNMARRIED WOMAN

Original Trustee: MICHAEL G. MAGNUS, ESQ.

Original Beneficiary: USAA FEDERAL SAVINGS BANK (USAA F.S.B.)

Date of Deed of Trust: 09/27/2004

Loan Amount: \$50,000.00

Recording Date: 10/19/2004 Book: M04 Page: 70989-70994 Document #: N/A and recorded in the official records of the County of Klamath, State of Oregon affecting Real Property and more

particularly described on said Deed of Trust referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 10/05/2007.

USAA FEDERAL SAVINGS BANK

Rita Knowles

Authorized Signer

State of GA

County of Fulton

On this date of 10/05/2007, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State and County, personally appeared the within named Rita Knowles, known to me (or identified to me on the basis of satisfactory evidence) that he or she is the Authorized Signer of USAA FEDERAL SAVINGS BANK and was duly authorized in his or her respective capacity to execute the foregoing instrument for and in the name and in behalf of said corporation and that said corporation executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seat on the date hereinabove set forth.

Notary Public:

TO SO AND SO SO

Veronica Turner
NOTARY PUBLIC
Fulton County
State of Georgia
My Commission Expires
August 31, 2010