

2007-018222

Klamath County, Oregon

Recording Requested By:
HSBC MORTGAGE CORPORATION (USA)



00033763200700182220020028

10/23/2007 09:26:30 AM

Fee: \$31.00

When Recorded Return To:

RETURN TO: SLS/Leah Boedeker
P.O. Box 36369 OR / Klamath
Houston, TX 77236 2892007001

BORROWERS: MICHAEL CHAPMAN



SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

HSBC MORTGAGE CORPORATION (USA) #:5873195 "CHAPMAN" Lender ID:H01/013/0112400286 Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 09/10/2005 made by MICHAEL R CHAPMAN as the original Grantor(s), to FIDELITY NATINAL TITLE INSURANCE COMPANY, as the original Trustee, for the benefit of COUNTRYWIDE HOME LOANS, INC., as the original beneficiary, which Deed of Trust was recorded on 09/15/2005 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: M05-64354, in the official records of Klamath County, Oregon

The undersigned HEREBY SUBSTITUTES STEWART TITLE GUARANTY COMPANY, Trustee in lieu of the above named Trustee under said Deed of Trust.

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

HOUSEHOLD FINANCE CORPORATION II

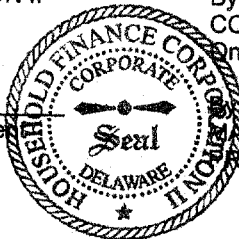
By STEWART TITLE GUARANTY
COMPANY as Trustee

On July 10th, 2007

By: 
REBECCA A COSGROVE, Vice-President

On 8-6-07

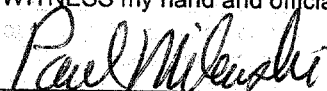

MATTHEW J. KILBOY, ASSISTANT VICE
PRESIDENT



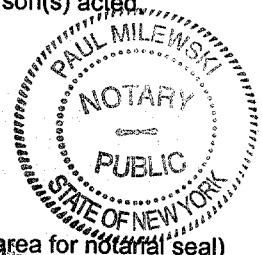
STATE OF New York
COUNTY OF Erie

On July 10th, 2007, before me, PAUL MILEWSKI, a Notary Public in and for Erie in the State of New York, personally appeared REBECCA A COSGROVE, 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,



PAUL MILEWSKI
Notary Expires: 04/19/2008 #01MI6108418



(This area for notarial seal)

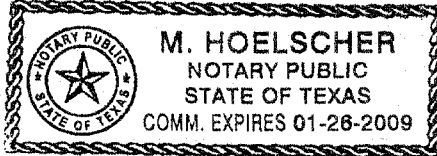
PAUL MILEWSKI
Notary Public, State of New York
No. 01MI6108418
Qualified in Erie County
My Commission Expires 4/19/2008

STATE OF Texas
COUNTY OF Harris

On 8-6-07, before me, M. HOELSCHER, a Notary Public in and for in the State of Texas, personally appeared MATTHEW J. KILBOY, 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,

M. Hoelscher
M. HOELSCHER
Notary Expires: 01/26/2009



(This area for notarial seal)