2007-018222 Klamath County, Oregon

Recording Requested By: HSBC MORTGAGE CORPORATION (USA)

10/23/2007 09:26:30 AM

Fee: \$31.00

NOTARY

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OFNEW

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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.

CORPORAN

HOUSEHOLD FINANCE CORPORATION II

By STEWART TITLE GUARANTY NCE CON

COMPANY as Trustee

REBECCA A COSGROVE, Vice-Preside

MATTHEW J. KILBOY, ASSISTANT VICE

STATE OF New York **COUNTY OF Erie**

On July 10th

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. WILENS

WITNESS my hand and official seal,

PAUL MILEWSKI

Notary Expires: 04/19/2008 #01MI6108418

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 X-6-7, 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

Notary Expires: 01/26/2009

M. HOELSCHER
NOTARY PUBLIC
STATE OF TEXAS
COMM. EXPIRES 01-26-2009

(This area for notarial seal)