2007-019689 Klamath County, Oregon

00035501200700196890020020

11/20/2007 09:59:55 AM

Fee: \$31.00

When Recorded Return To; Doug Dyvig Bank of the West P O Box 727 Omaha NE 68101-0727

Loan #8800156022 11/06/07

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated 11/17/2006 made by John C Chou and Betsy P Chou, Trustees of the John and Betsy Chou Living Trust, dated June 22, 1999 as the original Grantor(s), to First American Title Insurance Company, as the original Trustee, for the benefit of Mortgage Electronic Registration Systems, Inc. , as the original beneficiary, which Deed of Trust was recorded on 11/20/2006 in Book Page as Instrument No 2006-023261 , in the official records of Klamath County, Oregon

The undersigned HEREBY SUBSTITUES Bank of the West, Trustee in lieu of the above named Trustee under said Deed of Trust.

Bank of the West 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 authorize said county to reconvey, without any covenant or warranty express of implied, to the person or persons legally entitiled thereto, all of the estate held by the undersigned under said Deed of Trust.

IN WITNESS THEREOF, the present beneficiary and Bank of the West have caused these presents to be executed by their duly authorized officers on the dates below written.

Mortgage Electronic Registration Systems, Inc. On November 7, 2007

By: All Matuszeski, Vice President

By Bank of the West On November 7, 2007

By: William J. Halington John A Matuszeski, Trustee

STATE OF NEBRASKA COUNTY OF DOUGLAS

ON November 7, 2007 before me, Jennifer E. Lindsay, a Notary Public in and for the County of Douglas, State of Nebraska, personally appeared John A Matuszeski, Vice President, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS by hand and official seal,

Jennifer E. Lindsay, Notary Public

GENERAL NOTATIVA Stem of Naturalo JEMNIFERE E. LINCOSAV My Comm. Exp. Nov. 19, 2007

STATE OF NEBRASKA COUNTY OF DOUGLAS

ON November 7, 2007, before me, Jennifer E. Lindsay, a Notary Public in and for the County of Douglas, State of Nebraska, personally appeared John A Matuszeski, TRUSTEE, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument. WITNESS my hand and official seal.

WITNESS my hand and official seal,

ennifer E. Lindsay, Notary Public

GENERAL NOTARY-State of Represtu JENNITER E. LINDS AY My Comm. Exp. Nov. 19, 2007