Recording Requested By: HOMECOMINGS FINANCIAL, LLC

When Recorded Return To:

MICHAEL W CHAMBERLAND 501 N LAGUNA ST KLAMATH FALLS, OR 97601

2008-000070 Klamath County, Oregon

01/02/2008 02:37:29 PM

Fee: \$31.00

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

HOMECOMINGS FINANCIAL, LLC #:7304107287 "CHAMBERLAND" Lender ID:95116/10313801 Klamath,

Oregon PIF: 12/10/2007

MERS #: 100269610103138012 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 11/02/2005 made by MICHAEL W CHAMBERLAND as the original Grantor(s), to US BANK TRUST COMPANY, as the original Trustee, for the benefit of U.S. BANK N.A., as the original beneficiary, which Deed of Trust was recorded on 11/29/2005 in Book/Reel/Liber: NA Page/Folio: NA as Instrument No.: M05-69939, in the official records of Klamath County, Oregon

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

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

Mortgage Electronic Registration Systems, Inc., ("MERS")

On December 20th, 2007

PÁTRICIA KELLEHER, Assistant Secretary

By FIRST AMERICAN TITLE COMPANY, as

Trustee

On December 20th, 2007

NICOLE STUART, ASSISTANT

SECRETARY

STATE OF Iowa **COUNTY OF Black Hawk**

On December 20th, 2007, before me, H DAHLGREN, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared PATRICIA KELLEHER, Assistant Secretary, 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,

H DAHLGREN

Notary Expires: \$\\ 8/22 /2010 #748557

H. DAHLGREN NOTARIAL SEAL - STATE OF IOWA COMMISSION NUMBER 748557 MY COMMISSION EXPIRES AUG. 23, 2010

(This area for notarial seal)

STATE OF Iowa **COUNTY OF Black Hawk**

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On December 20th, 2007, before me, H DAHLGREN, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared NICOLE STUART, ASSISTANT SECRETARY, 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 executed the instrument.

WITNESS my hand and official seal,

H DAHLGREN

Notary Expires: 08/23/2010 #748557

H. DAHLGREN NOTARIAL SEAL - STATE OF IOWA COMMISSION NUMBER 748557 MY COMMISSION EXPIRES AUG. 23, 2010

(This area for notarial seal)