Recording Requested By: HOMECOMINGS FINANCIAL, LLC

When Recorded Return To:

ANNETTE E COLE 4444 BARRY DR KLAMATH FALLS, OR 97603-7911 2008-000937 Klamath County, Oregon



01/23/2008 10:29:08 AM

Fee: \$31.00

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

HOMECOMINGS FINANCIAL, LLC #:7302621099 "COLE" Lender ID:90802/8952941 Klamath, Oregon PIF: 01/03/2008

MERS #: 100269610089529416 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 04/15/2004 made by ANNETTE E COLE CLARENCE L COLE as the original Grantor(s), to LOIS ALBRIGHT, as the original Trustee, for the benefit of SUMMIT FINANCIAL, LLC, as the original beneficiary, which Deed of Trust was recorded on 04/26/2004 in Book/Reel/Liber: M04 Page/Folio: 24757 as Instrument No.: NA, 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 January 14th, 2008

ASALEY JOHNSON, Assistant Secretary

By FIRST AMERICAN TITLE COMPANY, as

Trustee

On January 14th, 2008

NICOLE STUART, ASSISTANT

SECRETARY

STATE OF Iowa COUNTY OF Black Hawk

On January 14th, 2008, before me, H DAHLGREN, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared ASHLEY JOHNSON, 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: 08/23/2 #748557

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

(This area for notarial seal)

STATE OF lowa COUNTY OF Black Hawk

On January 14th, 2008, 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.

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)