Recording Requested By: **AURORA LOAN SERVICES**

When Recorded Return To:

MICHELE THOMPSON Aurora Loan Services Inc. P.O. Box 1706 Scottsbluff, NE 69363-1706 2008-000957 Klamath County, Oregon

00038945200800009570020028

01/23/2008 11:09:28 AM

Fee: \$31.00

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE
AURORA LOAN SERVICES INC. #:0018311068 "HANKINS" Lender ID:N24/815/1697063356 Klamath, Oregon
MERS #: 100045800001075843 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 09/01/2004 made by JONATHAN G. HANKINS as the original Grantor(s), to AMERITITLE, as the original Trustee, for the Denefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR UMPQUA BANK, ITS SUCCESSORS AND/OR ASSIGNS IT'S SUCCESSORS AND ASSIGNS, as the original beneficiary which Deed of Trust was recorded on 09/03/2004 in Book/Reel/Liber: M04 Page/Folio: 59355 as Instrument No.: N/A, in the official records of Klamath County, Oregon

The undersigned HEREBY SUBSTITUTES FIDELITY NATIONAL TITLE INSURANCE COMPANY, Trustee in lieu of the above named Trustee under said Deed of Trust.

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

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR UMPQUA BANK, ITS SUCCESSORS AND/OR ASSIGNS IT'S SUCCESSORS AND ASSIGNS

On January 9th, 2008

Mulele Thompsor MICHELE THOMPSON, Vice-President

By FIDELITY NATIONAL TITLE INSURANCE **COMPANY** as Trustee

PRESIDENT

STATE OF Nebraska **COUNTY OF Scotts Bluff**

ON January 9th, 2008, before me, IRENE GUERRERO, a Notary Public in and for the County of Scotts Bluff County, State of Nebraska, personally appeared MICHELE THOMPSON, 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,

(grana IRENE GUERRERO Notary Expires: 09/14/2009

GENERAL NOTARY-State of Nebraska IRENE GUERRERO My Comm. Exp. Sept. 14, 2009

(This area for notarial seal)

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE Page 2 of 2

STATE OF OALLO
COUNTY OF 10/1
On Notary Public in and for in the State of, a Notary Public in and for, personally appeared
JESSICA N. OHDE, 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, where the seal is
Fulton County State of Georgia My Commission Expires
May 21, 2011 (This area for notarial seal)