

Document Prepared By:  
**Ron Meharg, 888-362-9638**  
Recording Requested By:  
**Chevy Chase Bank**  
When Recorded Return To:  
**DOCX**  
**1111 Alderman Drive**  
**Suite 350**  
**Alpharetta, GA 30005**

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| <b>Chevy</b> | <b>384</b> | <b>0556004620</b> |
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**CRef#:04/07/2008-PRef#:R076-POF**  
**Date:03/10/2008-Print Batch ID:47125**  
**MIN #: 100015305560046207**  
**MERS Telephone #: 888/679-6377**  
Property Address:  
**2851 BUSH STREET**  
**BONANZA, OR 97623**

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**2008-004643**

**Klamath County, Oregon**



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03/31/2008 09:18:08 AM

Fee: \$31.00

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**SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE**

**WHEREAS**, that certain Deed of Trust described below provides that the holder of the Note secured by said Deed of Trust may appoint a successor Trustee thereunder appointed;

**NOW THEREFORE, MORTGAGE ELECTRONIC REGISTRATIONS SYSTEMS, INC. AS NOMINEE FOR CHEVY CHASE BANK FSB**, whose address is **P.O. Box 2026, Flint, MI 48501-2026**, being the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint **Fidelity National Title Insurance Company** whose address is **1111 ALDERMAN DR., Suite 350, Alpharetta, GA 30005**, as successor Trustee; and,

**WHEREAS, MORTGAGE ELECTRONIC REGISTRATIONS SYSTEMS, INC. AS NOMINEE FOR CHEVY CHASE BANK FSB** hereby acknowledges that the Promissory Note and all other indebtedness secured by the Deed of Trust have been fully satisfied and that the successor trustee mentioned herein is hereby requested to reconvey said Deed of Trust; and,

**THEREFORE, Fidelity National Title Insurance Company** as successor Trustee under the below described Deed of Trust, does hereby grant, bargain, sell and reconvey, without warranty, to the person(s) entitled thereto, all right, title and interest in and to the trust property now held by it as Trustee under said Deed of Trust.

Original Borrower(s): **ROBERT E. NIERAETH AND SUZETTE E. NIERAETH, AS TENANTS BY THE ENTIRETY**

Original Trustee: **FIRST AMERICAN TITLE INSURANCE COMPANY**

Original Beneficiary: **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR CHEVY CHASE BANK, F.S.B., A FEDERALLY CHARTERED SAVINGS BANK**

Date of Deed of Trust: **01/24/2006**

Loan Amount: **\$180,000.00**

Recording Date: **02/02/2006** Book: **N/A** Page: **N/A** Document #: **M06-02104**

and recorded in the official records of the **County of Klamath**, State of **Oregon** affecting Real Property and more particularly described on said Deed of Trust referred to herein.

**IN WITNESS WHEREOF**, the undersigned has caused these presents to be executed on this date of **03/19/2008**.

**MORTGAGE ELECTRONIC REGISTRATIONS SYSTEMS, INC. AS NOMINEE FOR CHEVY CHASE BANK FSB**

**Fidelity National Title Insurance Company**

Jessica Ohde  
Vice President

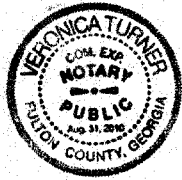
Jessica Ohde  
Vice President

State of GA  
County of **Fulton**

On this date of **03/19/2008**, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State and City/County, personally appeared the within named **Jessica Ohde** and **Jessica Ohde**, known to me (or identified to me on the basis of satisfactory evidence) that they are the **Vice President and Vice President of Fidelity National Title Insurance Company and MORTGAGE ELECTRONIC REGISTRATIONS SYSTEMS, INC. AS NOMINEE FOR CHEVY CHASE BANK FSB** respectively, and were duly authorized in their respective capacities to execute the foregoing instrument(s) for and in the name and in behalf of said corporations and that said corporations executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument(s) for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.

  
\_\_\_\_\_  
Notary Public:



VERONICA TURNER  
Notary Public - Georgia  
Fulton County  
My Comm. Expires Aug. 31, 2010