Document Prepared By:

Ronald E Meharg, 888-362-9638

Recording Requested By:

MorEquity, Inc.

When Recorded Return To:

DOCX

1111 Alderman Drive

Suite 350

Alpharetta, GA 30005

MOR

891

CRef#:04/11/2008-PRef#:R061-POF Date: 03/12/2008-Print Batch ID: 48324

3322527

This Space for Recorder's Use Only

2008-005129

04/08/2008 10:32:25 AM

Klamath County, Oregon

00043870200800051290010011

Fee: \$26.00

Property Address: 1966 EAST LOWELL STREET

KLAMATH FALLS, OR 97601

06/07/2007

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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, MorEquity, Inc., whose address is 7116 Eaglecrest Blvd., Evansville, IN 47715, 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 Drive, Ste. #350, Attn: Release Dept., Alpharetta, GA 30005, as successor Trustee; and,

WHEREAS, MorEquity, Inc. 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): KENNETH ANDERSON AND MAHALA J ANDERSON, AS TENANTS BY ENTIRETY

Original Trustee: AMERITITLE

Original Beneficiary: WILMINGTON FINANCE, A DIVISION OF AIG FEDERAL SAVINGS BANK

Date of Deed of Trust: 09/03/2004

Recording Date: 09/09/2004

Book: M04Page: 60252

Loan Amount: \$175,000.00 Document #: N/A

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 04/03/2008. MorEquity, Inc. Fidelity National Title Insurance Company

Linda Thoresen Vice President

State of GA

County of Fulton

Asst. Vice Pres., Loan Documentation

On this date of 04/03/2008, 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 Pat Kingston and Linda Thoresen, known to me (or identified to me on the basis of satisfactory evidence) that they are the Asst. Vice Pres., Loan Documentation and Vice President of Fidelity National Title Insurance Company and MorEquity, Inc. 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:

COUNTY

Nchimunya Hamwanza **NOTARY PUBLIC Fulton County** State of Georgia My Commission Expires September 4, 2011