Recording Requested By:

HOMECOMINGS FINANCIAL, LLC

When Recorded Return To:

JAMES ZBINDEN 2730 HERITAGE CT KLAMATH FALLS, OR 97603 2008-005826 Klamath County, Oregon



04/22/2008 11:18:52 AM

Fee: \$31.00

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE HOMECOMINGS FINANCIAL, LLC #:7442154654 "ZBINDEN" Lender ID:90413/11058699 Klamath, Oregon PIF: 04/02/2008

MERS #: 100016500006023161 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 09/26/2006 made by JAMES ZBINDEN as the original Grantor(s), to REGIONAL TRUSTEE SERVICES CORP, as the original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC ("MERS"), as the original beneficiary, which Deed of Trust was recorded on 09/29/2006 in Book/Reel/Liber: NA Page/Folio: NA as Instrument No.: 2006-019729, 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

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Systems, Inc., ()'MERS")

oril 14th

ASHLEY JOHNSON, Assistant Secretar

By FIRST AMERICAN TITLE COMPANY, as Trustee

On April 14th. 2008

NICOLE STUART, ASSISTANT SECRETARY

STATE OF Iowa **COUNTY OF Black Hawk** 

On April 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.

H DAHLGREN

Notary Expires: 08/23/2010 #748557

my hand and official seal.

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

On April 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)