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Recording Requested By:
HOMECOMINGS FINANCIAL, LLC

07/15/2008 08:57:16 AM

Fee: \$31.00

When Recorded Return To:

ANNA M CARPENTER
4458 MEMORIE LANE
KLAMATH FALLS, OR 97603



SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

HOMECOMINGS FINANCIAL, LLC #7401036033 "CARPENTER" Lender ID:96338/9714901 Klamath, Oregon
PIF: 06/17/2008

MERS #: 100105504010360330 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 12/08/2004 made by ANNA M CARPENTER as the original Grantor(s), to FIDELITY NATIONAL TITLE INS COMP, as the original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as the original beneficiary, which Deed of Trust was recorded on 12/20/2004 in Book/Reel/Liber: M04 Page/Folio: 86715 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 July 7th, 2008

By: 
BARB FROST, Assistant Secretary

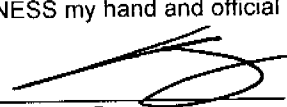
By FIRST AMERICAN TITLE COMPANY, as
Trustee
On July 7th, 2008

By: 
NICOLE STUART, ASSISTANT
SECRETARY

STATE OF Iowa
COUNTY OF Black Hawk

On July 7th, 2008, before me, C BOUCHARD, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared BARB FROST, 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,


C BOUCHARD
Notary Expires: 11/14/2009 #743949

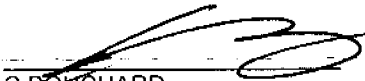
C. BOUCHARD
NOTARIAL SEAL - STATE OF IOWA
COMMISSION NUMBER 743949
MY COMMISSION EXPIRES NOV. 14, 2009

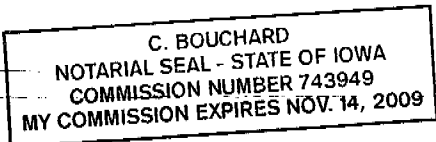
(This area for notarial seal)

STATE OF Iowa
COUNTY OF Black Hawk

On July 7th, 2008, before me, C BOUCHARD, 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,


C BOUCHARD
Notary Expires: 11/14/2009 #743949



(This area for notarial seal)