2008-015250 Klamath County, Oregon

Recording Requested By: GMAC MORTGAGE, LLC

When Recorded Return To:

00056073200800152500020027

11/12/2008 10:54:11 AM

Fee: \$31.00

PATRICIA J HARDY 10519 KINCHELOE AVENUE KLAMATH FALLS, OR 97603-7163

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

GMAC MORTGAGE, LLC #:0640118883 "HARDY" Lender ID:10025/1705314903 Klamath, Oregon PIF: 10/24/2008

MERS #: 100071200000511756 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 10/09/2007 made by PATRICIA J HARDY as the original Grantor(s), to AMERITITLE, 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 10/12/2007 in Book/Reel/Liber: NA Page/Folio: NA as Instrument No.: 2007-017740, 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 November 3rd, 2008

Barb Frost, Assistant Secretary

By FIRST AMERICAN TITLE COMPANY, as

Trustee

On November 3rd, 2008

NICOLE STUART, ASSISTANT

SECRETARY

STATE OF Iowa COUNTY OF Black Hawk

On November 3rd, 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 official seal,

C. BOUCHARD

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

C BOUCHARD

Notary Expires: 11/14/2009 #743949

(This area for notarial seal)

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE Page 2 of 2

STATE OF Iowa COUNTY OF Black Hawk

On November 3rd, 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

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)