

Recording Requested By:
AURORA LOAN SERVICES



When Recorded Return To:

01/09/2009 08:57:39 AM

Fee: \$31.00

MICHELE THOMPSON
Aurora Loan Services Inc.
P.O. Box 1706
Scottsbluff, NE 69363-1706

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

AURORA LOAN SERVICES INC. #:0124747908 "RIZKOVSKY" Lender ID:H55/010/0124747908 Klamath, Oregon

MERS #: 100024200017820388 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 05/24/2007 made by JOSEPHINE RIZKOVSKY as the original Grantor(s), to FIRST AMERICAN TITLE, as the original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR AMERICAN BROKERS CONDUIT IT'S SUCCESSOR AND ASSIGNS, as the original beneficiary, which Deed of Trust was recorded on 05/31/2007 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 2007-009749, in the official records of Klamath County, Oregon

The undersigned HEREBY SUBSTITUTES FIDELITY NATIONAL TITLE INSURANCE COMPANY, Trustee in lieu of the above named Trustee under said Deed of Trust.

FIDELITY NATIONAL TITLE INSURANCE 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 FIDELITY NATIONAL TITLE INSURANCE COMPANY have caused these presents to be executed by their duly authorized officers on the dates below written.

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC. AS NOMINEE FOR
AMERICAN BROKERS CONDUIT IT'S
SUCCESSORS AND ASSIGNS
On December 31st, 2008

By: Regina Garcia
REGINA GARCIA, Vice-President

By FIDELITY NATIONAL TITLE INSURANCE
COMPANY as Trustee

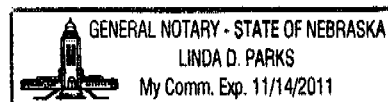
On 1-5-09
By: Jessica N. Ohde
JESSICA N. OHDE, ASSISTANT VICE
PRESIDENT

STATE OF Nebraska
COUNTY OF Scotts Bluff

On December 31st, 2008, before me, LINDA D. PARKS, a Notary Public in and for Scotts Bluff in the State of Nebraska, personally appeared REGINA GARCIA, Vice-President, 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,

Linda D. Parks
LINDA D. PARKS
Notary Expires: 11/14/2011

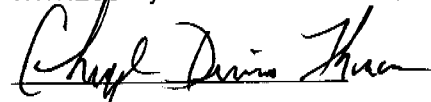


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STATE OF GA
COUNTY OF Fulton

On 1-5-09, before me, CHERYL DENISE THOMAS, a Notary Public in and for Fulton in the State of GA, personally appeared JESSICA N. OHDE, ASSISTANT VICE PRESIDENT, 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,



Notary Expires: 4/7/2012

(This area for notarial seal)



Cheryl Denise Thomas
NOTARY PUBLIC
Fulton County
State of Georgia
My Commission Expires
April 7, 2012