

Recording Requested By:
HSBC MORTGAGE CORPORATION, (USA)



01/12/2009 09:07:16 AM

Fee: \$31.00

When Recorded Return To:

RETURN TO: SLS/Leah Boedeker
P.O. Box 36369 OR / Klamath
Houston, TX 77236 2892007001
BORROWERS: KATHLEEN L HERMANN



SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

HSBC MORTGAGE CORPORATION (USA) #:5944534 "SIGLER" Lender ID:769/001/4005976709 Klamath, Oregon
MERS #: 100350400177773922 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 10/26/2007 made by KATHLEEN L. HERMANN as the original Grantor(s), to DEED OF TRUST RECORDED WITHOUT TRUSTEE NAME, as the original Trustee, for the benefit of BENEFICIAL OREGON INC., as the original beneficiary, which Deed of Trust was recorded on 10/30/2007 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 2007-18627 , in the official records of Klamath County, Oregon

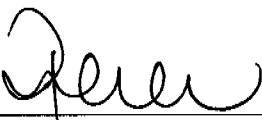
The undersigned HEREBY SUBSTITUTES STEWART TITLE GUARANTY COMPANY, Trustee in lieu of the above named Trustee under said Deed of Trust.

STEWART TITLE GUARANTY 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.

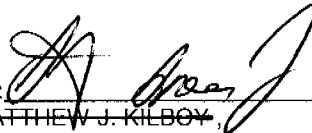
IN WITNESS WHEREOF, the present beneficiary and STEWART TITLE GUARANTY COMPANY have caused these presents to be executed by their duly authorized officers on the dates below written.

Mortgage Electronic Registration
Systems, Inc.
On October 9th, 2008

By STEWART TITLE GUARANTY
COMPANY as Trustee
On 10/28/08

By: 
REBECCA A. COSGROVE,
Vice-President




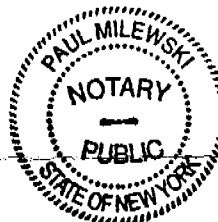
By: 
~~MATTHEW J. KILBOY~~
~~ASSISTANT VICE PRESIDENT~~
Stanley Speer, Jr
Vice President

STATE OF New York
COUNTY OF Erie

On October 9th, 2008, before me, PAUL MILEWSKI, a Notary Public in and for Erie in the State of New York, personally appeared REBECCA A. COSGROVE, 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,


PAUL MILEWSKI
Notary Expires: 04/19/2012 #01MI6108418



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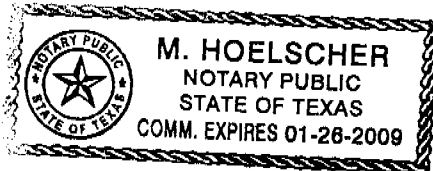
SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE Page 2 of 2

STATE OF Texas
COUNTY OF Harris

On 10/28/08, before me, M. HOELSCHER, a Notary Public in and for in the State of Texas, personally appeared ~~MATTHEW J. KILBOY, 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. * Stanley Speer Jr, Vice President

WITNESS my hand and official seal,

M. Hoelscher
M. HOELSCHER
Notary Expires: 01/26/2009



(This area for notarial seal)