2009-004579 Klamath County, Oregon

00063523200900045790020023

Recording Requested By: C&L SERVICE/ MORRIS-GRIFFIN

When Recorded Return To: .

C & L SERVICE

MORRIS-GRIFFIN CORP

2488 E 81ST ST STE 700 TULSA, OK 74137

04/01/2009 09:40:41 AM

Fee: \$31.00

SECRETARY OF HOUSING & URBAN DEVELOPMENT #:431-4284806 "LAO" Klamath, Oregon The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 05/18/2007 made by RALPH LAO as the original Grantor(s), to AMERI TITLE, as the original Trustee, for the benefit of SECRETARY OF HOUSING AND URBAN DEVELOPMENT, as the original beneficiary, which Deed of Trust was recorded on 05/23/2007 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 2007-009363, 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.

Shaun Donovan, Secretary of Housing and Urban Development By: C & L Service Corporation and/or Morris-Griffin Corporation, Attorney in Fact POA: 05/21/2008 in Book/Reel/Liber: N/A Page/Folio: N/A as

Instrument No.: 2008-00748

MONIQUE IVY, Assistant Sec retary, Morris

- Griffin Corporation

By FIDELITY NATIONAL TITLE INSURANCE COMPANY as Trustee

Βv LINDA GREEN, VICE PRESIDENT

STATE OF Oklahoma **COUNTY OF Tulsa**

On March 13th

On March 13th, 2009, before me, SARAI LANKFORD, a Notary Public in and for Tulsa in the State of Oklahoma, personally appeared MONIQUE IVY, Assistant Secretary, Morris - Griffin Corporation, 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,

SARAI LANKFORD

Notary Expires: 01/28/2012 #08001004

TAP) # 08001004 XP. 01/28/12 COBLIC. OK

(This area for notarial seal)

STATE OF Georgia COUNTY OF Fulton

On 3/27/09, before me, CHERYL DENISE THOMAS, a Notary Public in and for Fulton in the State of Georgia, personally appeared LINDA GREEN, 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,

CHERYL DENISE THOMAS Notary Expires: 04/07/2012 Ch My

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

(This area for notarial seal)