Recording Requested By: PennyMac Loan Services, LLC When Recorded Return To:

DOCX

1111 Alderman Dr.

Suite 350

Alpharetta, GA 30005

618

1000012918

CRef#:12/17/2009-PRef#:R125-POF Date:11/17/2009-Print Batch ID:97700

MIN #: 100192000000515748 MERS Telephone #: 888/679-6377

Property Address: 925 WILD PLUM DR

KLAMATH FALLS, OR 97601

ORstdr-cR2.0 11/17/2009

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2009-015133 Klamath County, Oregon



11/30/2009 08:55:52 AM

Fee: \$42.00

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SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS, that certain Deed of Trust described below provides that the holder of the Note secured by said Deed of Trust may appoint a successor Trustee thereunder appointed;

NOW THEREFORE, Mortgage Electronic Registration Systems, Inc., whose address is P.O. Box 2026, Flint, MI 48501-2026, being the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint Fidelity National Title Insurance Company whose address is 1111 Alderman Dr., Suite 350, Alpharetta, GA 30005, as successor Trustee; and,

WHEREAS, Mortgage Electronic Registration Systems, Inc. hereby acknowledges that the Promissory Note and all other indebtedness secured by the Deed of Trust have been fully satisfied and that the successor trustee mentioned herein is hereby requested to reconvey said Deed of Trust; and,

THEREFORE, Fidelity National Title Insurance Company as successor Trustee under the below described Deed of Trust, does hereby grant, bargain, sell and reconvey, without warranty, to the person(s) entitled thereto, all right, title and interest in and to the trust property now held by it as Trustee under said Deed of Trust.

Original Borrower(s): NORMA NEHREN AND KIRK SMITH, AS TENANTS BY THE ENTIRETY

Original Trustee: FIRST AMERICAN TITLE COMPANY

Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR

GATEWAY FINANCIAL SERVICES

Date of Deed of Trust: 06/03/2005

Loan Amount: \$258,000.00

Recording Date: 06/10/2005

Book: M05Page: 43282 Document #: NA

and recorded in the official records of the County of Klamath, State of Oregon affecting Real Property and more particularly described on said Deed of Trust referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 11/23/2009. Mortgage Electronic Registration Systems, Inc. Fidelity National Title Insurance Company

Rita Knowles Vice President

Jessica N. Ohde ssistant Secretary

State of GA

County of Fulton

On this date of 11/23/2009, before me the undersigned authority, personally appeared Rita Knowles and Jessica N. Ohde, personally known to me to be the persons whose names are subscribed on the within instrument as the Vice President and Assistant Secretary of Mortgage Electronic Registration Systems, Inc., a corporation and Fidelity National Title Insurance Company, a corporation, respectively, who, both being by me duly affirmed, acknowledged to me that they, being authorized to do so, in the respective capacities therein stated, executed the within instrument for and on behalf of the corporations, as its free and voluntary act and deed, for the consideration, uses and purposes therein contained.

Witness my hand and official seal on the date hereinabove set forth.

Notary Public: Dianne Miskell

My Commission Expires: 04/09/2013



Dianne Miskell **NOTARY PUBLIC Fulton County** State of Georgia Commission Expires April 9, 2013