

Prepared by and after recording mail to:

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Oregon

County of Klamath

Loan #: 5020016811

Index: 1128

Job#: 660_9801

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, the undersigned is the present Beneficiary under the Deed of Trust described as follows:

Trustor:	ROGER D. RUHL, JR. AND KERRI L. RUHL
Beneficiary:	FIRST USA FEDERAL SAVINGS BANK, A FEDERAL SAVINGS ASSOCIATION
Trustee:	ASPEN TITLE AND ESCROW
Book:	M97
Page:	41049


AND WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and stead of present Trustee thereunder.

Now, therefore, the undersigned hereby substitutes Stewart Mortgage Information Co., A Subsidiary of Stewart Title Guaranty Company whose address is 3910 Kirby Drive, Suite 300, Houston, TX 77098, as Trustee under said Deed of Trust.


Stewart Mortgage Information Co., A Subsidiary of Stewart Title Guaranty Company HEREBY ACCEPTS THE APPOINTMENT AS TRUSTEE, under the above Deed of Trust and as successor trustee and pursuant to the request of the said owner and holder and in accordance with the provisions of said Deed of Trust. DOES HEREBY RECONVEY WITHOUT WARRANTY to the person or persons legally entitled thereto, all the estate now held by it under the terms of said Deed of Trust.

In witness whereof the parties hereto have caused this instrument to be duly executed this 14th day of January 2000 A.D. .

Stewart Mortgage Information Co., A Subsidiary of
Stewart Title Guaranty Company


By: Barbara Kasza
Title: Senior Vice President

BANK ONE N.A., Successor by Merger to
First USA Federal Savings Bank


By: Barbara Rudd
Title: Vice President



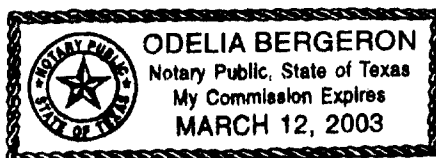
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STATE OF TEXAS
COUNTY OF HARRIS

On this the 14th day of January 2000 A.D. , before me, a Notary Public, appeared Barbara Kasza to me personally known, who being by me duly sworn, did say that (s)he is the Senior Vice President of Stewart Mortgage Information Co., A Subsidiary of Stewart Title Guaranty Company , and that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and said Barbara Kasza acknowledged said instrument to be the free act and deed of said corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.

Odellia Bergeron

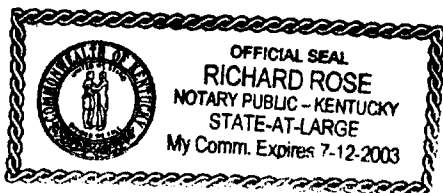


STATE OF Kentucky
COUNTY OF Fayette

On this the 14th day of January 2000 A.D. , before me, a Notary Public, appeared Barbara Rudd to me personally known, who being by me duly sworn, did say that (s)he is the Vice President of BANK ONE N.A., Successor by Merger to First USA Federal Savings Bank , and that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and said Barbara Rudd acknowledged said instrument to be the free act and deed of said corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.

Richard Rose



State of Oregon, County of Klamath
Recorded 3/08/00, at 9:16 a.m.
In Vol. M00 Page 7372
Linda Smith,
County Clerk Fee \$ 31.00

