

Prepared by and after recording mail to:

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**Oregon**

**County of Klamath**

Loan #: 0601442953

Index: 248556

Job#: 405\_9943

## SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

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

<b>Trustor:</b>	WILLIAM T. LUX AND MARILYN J. LUX
<b>Beneficiary:</b>	ACCESS INTEGRITY FUNDING CORPORATION
<b>Trustee:</b>	AMERITITLE
<b>Book:</b>	M97
<b>Page:</b>	28891

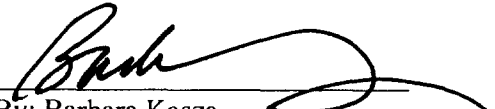
AND WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and stead of present Trustee thereunder.

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.

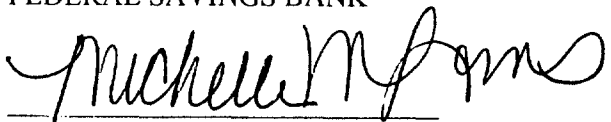
STEWART MORTGAGE INFORMATION CO., A SUBSIDIARY OF STEWART TITLE GUARANTY COMPANY HEREBY ACCEPTS THE APPOINTMENT AS TRUSTEE, under the above Deed of Trust and as successor trustee and pursuant to the request of the said owner and holder and in accordance with the provisions of said Deed of Trust. DOES 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 20th day of March 2000 A.D. .

STEWART MORTGAGE INFORMATION CO., A  
SUBSIDIARY OF STEWART TITLE GUARANTY  
COMPANY

  
By: Barbara Kasza  
Title: Senior Vice President

STANDARD FEDERAL BANK, A  
FEDERAL SAVINGS BANK

  
By: Michelle M. Lams  
Title: Assistant Vice President

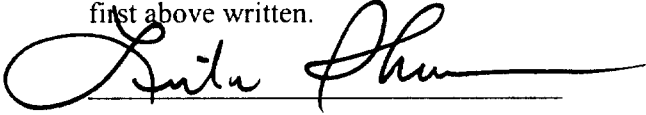
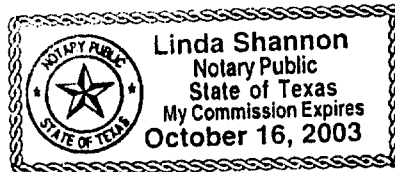


\* 8 6 8 1 4 4 2 9 5 3 \*

STATE OF TEXAS  
COUNTY OF HARRIS

On this the 20th day of March 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.

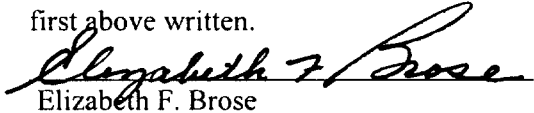
IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.

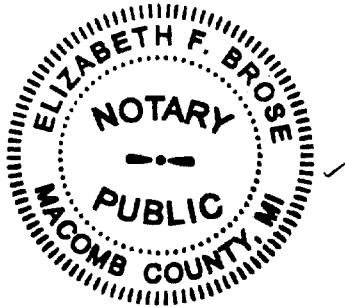
STATE OF Michigan  
COUNTY OF Oakland

On this the 20th day of March 2000 A.D. , before me, a Notary Public, appeared Michelle M. Lams to me personally known, who being by me duly sworn, did say that (s)he is the Assistant Vice President of STANDARD FEDERAL BANK, A FEDERAL SAVINGS BANK , and that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and said Michelle M. Lams 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.



Elizabeth F. Brose  
Notary Public  
Macomb County Acting in Oakland County  
My Commission Expires 1/08/2003



State of Oregon, County of Klamath  
Recorded 04/19/00, at 2:33 p m.  
In Vol. M00 Page 12963  
**Linda Smith,**  
County Clerk Fee\$ 31<sup>00</sup>

