

State of Oregon, County of Klamath
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Linda Smith, County Clerk
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Prepared by and after recording mail to:

SML/Attn. ~~Sherry Doza~~ *Wesley Ness*
P.O. Box 540817
Houston, Texas 77254-0817
Tel. (800) 795-5263

Oregon

County of Klamath

Loan #: 0614692691
Index: 368771
Job#: 405_2175

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

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

Trustor:	PHYLLIS A. NARDIN
Beneficiary:	ABN AMRO MORTGAGE GROUP, INC.
Trustee:	FIRST AMERICAN TITLE COMPANY OF OREGON
Book:	M01
Page:	21587

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 TITLE COMPANY whose address is 1980 Post Oak, Suite 300, Houston, Tx 77056, as Trustee under said Deed of Trust.

STEWART TITLE 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 of 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 25th day of January 2002 A.D. .

STEWART TITLE COMPANY

ABN AMRO MORTGAGE GROUP, INC.

Donald A. O'Neill

By: Donald A. O'Neill
Title: Senior Vice President

Sherry Doza
By: Sherry Doza
Title: Vice President



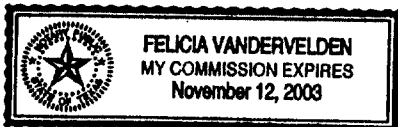
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STATE OF TEXAS
COUNTY OF HARRIS

On this the 2/01/02, before me, a Notary Public, appeared Donald A. O'Neill to me personally known, who being by me duly sworn, did say that (s)he is the Senior Vice President of STEWART TITLE COMPANY, and that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and said Donald A. O'Neill 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.

Felicia Vandervelden



STATE OF Texas
COUNTY OF Harris

On this the 25th day of January 2002 A.D., before me, a Notary Public, appeared Sherry Doza to me personally known, who being by me duly sworn, did say that (s)he is the Vice President of ABN AMRO MORTGAGE GROUP, INC., and that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and said Sherry Doza 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.

Linda Shannon

