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Recording Requested By:
Michele Klein

When Recorded Return To:

Aurora Loan Services Inc.
P.O. Box 1706
Scottsbluff, NE 69363-1706

State of Oregon, County of Klamath
Recorded 03/22/2002 1:11 P.M.
Vol M02, Pg 16885
Linda Smith, County Clerk
Fee \$ 21 # of Pgs 1

C-02

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

AURORA LOAN SERVICES INC. #0102133386 "BABCOCK" Lender ID:R60/0102133386 Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, dated 07/10/1994 made by BABCOCKROGER DALE AND LAUREN JUN, as the original Grantor(s), to U.S SMALL BUSINESS ADMINISTRATION, as the original Trustee, for the benefit of SMALL BUSINESS ADMINISTRATION, as the original beneficiary, which Deed of Trust was recorded on 07/15/1994, as Instrument No. , Book M94, Page 21926, in the official records of KLAMATH County, OREGON

The undersigned HEREBY SUBSTITUTES FIRST AMERICAN TITLE INS. CO. OF OREGON, Trustee in lieu of the above named Trustee under said Deed of Trust.

FIRST AMERICAN TITLE INS. CO. OF OREGON 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 FIRST AMERICAN TITLE INS. CO. OF OREGON have caused these presents to be executed by their duly authorized officers on the dates below written.

U.S. BANK NATIONAL ASSOCIATION, AS
TRUSTEE, WITH RESPECT TO STRUCTURED ASSET
SECURITIES CORPORATION FHA/VA MORTGAGE
PASS-THROUGH CERTIFICATES, SERIES 1998-RF2
BY AURORA LOAN SERVICES INC. POWER OF
ATTORNEY

By ~~FIRST AMERICAN TITLE INS. CO. OF~~
OREGON as Trustee
On _____ (DATE)

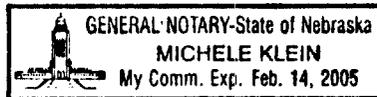
On January 29, 2002

By: [Signature]
YVONNE STICH, SR. VICE PRESIDENT

By: _____

State of Nebraska, County of Scotts Bluff
ON January 29, 2002, before me, MICHELE KLEIN, a Notary Public in and for the County of Scotts Bluff County, State of Nebraska, personally appeared YVONNE STICH, SR. 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.

[Signature]
MICHELE KLEIN
Notary Expires: 02/14/2005



State of _____, County of _____ (This area for notarial seal)
On this _____, before me, a Notary Public qualified for said county, came _____, known to me to be the identical person(s) who signed the foregoing instrument and acknowledged the execution thereof to be their voluntary act and deed.

Witness my hand and seal on _____

Notary Expires: / /

Aurora Loan Services Inc., 601 5th Ave, Scottsbluff, NE 69361
TDQ-20010622-0016 ORKLAMA KLAMATH OR BAT: 33190102133386 KXORSUB1

(This area for notarial seal)

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