

State of Oregon, County of Klamath
Recorded 06/14/2002 9:35 a m.
Vol M02, Pg 34706-07
Linda Smith, County Clerk
Fee \$ 2.00 # of Pgs 2

Prepared by and after recording mail to:

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Oregon

County of Klamath

Loan #: 00006360037427
Index: 326
Job#: 660_2101

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

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

Trustor:	RICHARD A. KIRPATRICK AND SHARLEY R. KIRKPATRICK
Beneficiary:	BANK ONE, NA
Trustee:	STEWART MORTGAGE
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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 GUARANTY COMPANY whose address is 1980 Post Oak, Suite 300, Houston, Tx 77056, as Trustee under said Deed of Trust.


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 2nd day of May 2002 A.D. .

STEWART TITLE GUARANTY COMPANY

BANK ONE N.A.


By: BARBARA KASZA
Title: ASSISTANT VICE PRESIDENT


By: GLORIA J. WALKER
Title: VICE PRESIDENT

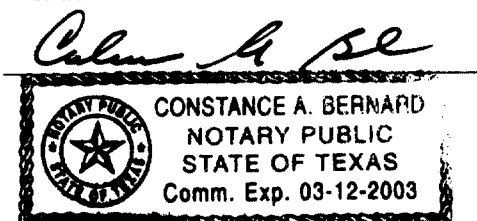


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STATE OF TEXAS
COUNTY OF HARRIS

On this the 2nd day of May 2002 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 ASSISTANT VICE PRESIDENT 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.

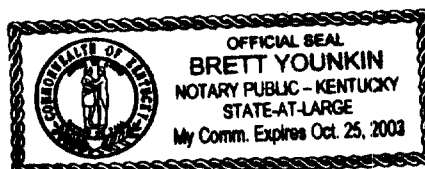


STATE OF KENTUCKY
COUNTY OF FAYETTE

On this the 2nd day of May 2002 A.D. , before me, a Notary Public, appeared GLORIA J. WALKER to me personally known, who being by me duly sworn, did say that (s)he is the VICE PRESIDENT of BANK ONE N.A. , and that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and said GLORIA J. WALKER 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.

A handwritten signature of Brett Younkin in cursive, written over a horizontal line.



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