

SUBSTITUTION OF TRUSTEE

KNOW ALL BY THESE PRESENTS that SHIRON STEWART AND BOBBY JOYNER, WITH RIGHTS OF SURVIVORSHIP is the grantor, STANDARD TRUST DEED SERVICE COMPANY, A* is the trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. *CALIFORNIA CORPORATION is the beneficiary under that certain Trust Deed dated September 25, 2001, recorded September 28, 2001 in Book/Reel/Volume/No: M01 at Page 49441, and/or as Fee/File/Instrument/Microfilm/Reception No. ---- of the Records of KLAMATH County, Oregon.

The undersigned, who is the present beneficiary under the trust deed, desires to appoint a new trustee in the place and instead of the original trustee named above.

NOW, THEREFORE, the undersigned hereby appoints FIDELITY NATIONAL TITLE INSURANCE COMPANY, c/o Attorneys Equity National Corporation, whose address is 23721 Birtcher Drive, Lake Forest, CA 92630, as successor trustee under the trust deed, to have all the power of the original trustee, effective immediately.

In construing this instrument, and whenever the context so requires, the singular includes the plural. IN WITNESS WHEREOF, the undersigned beneficiary has executed this document. If the undersigned is a corporation, it has caused its name to be signed and its seal, if any, affixed by an officer or other person duly authorized to do so by order of its board or directors.

June 12, 2002

**DEUTSCHE BANK TRUST FKA
BANKERS TRUST COMPANY, AS TRUSTEE BY RESIDENTIAL
FUNDING CORPORATION ITS ATTORNEY IN FACT.**



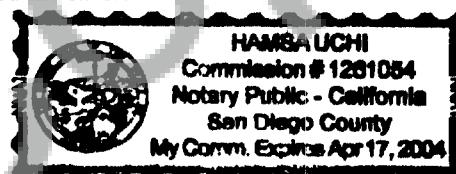
Kathy Holmes
Assistant Vice President

State of California
County of San Diego
On this 12 day of June, 02 before me, Hamsa Uchi, a Notary Public in and for said county and state, personally appeared Kathy Holmes, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name subscribed to the within instrument and acknowledged that he/she executed the same.

WITNESS my hand and official seal.



Notary public in and for said County and State



SUBSTITUTION OF TRUSTEE - OR

Trustee Sale Number: **55270-F**

Loan Number: **413064254**

TSG Number: **2410256**

FIDELITY NATIONAL TITLE

ATTORNEYS EQUITY NATIONAL CORPORATION
23721 BIRTCHER DRIVE
LAKE FOREST, CA 92630

State of Oregon, County of Klamath

Recorded 06/18/2002 3:50 p. m.

Vol M02 Pg 35474

Linda Smith, County Clerk

Fee \$ 21.00 # of Pgs 1