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.

•	K n
Λ 11 acris	Kathy Holmes
State of Calloy IUA	Assistant Vice President
County of San Diego	
On this 12 day of June, 02 before me, 10M	, a Notary Public in and
for said county and state, personally appeared	HOIMES, personally
known to me (or proved to me on the basis of satisfactory ev	
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	HAMSA UCHI Commission # 1281054 Notary Public - Celifornia Sen Diego County My Corren. Expires Apr 17, 2004

SUBSTITUTION OF TRUSTEE - OR

Trustee Sale Number: 55270-F Loan Number: 413064254 TSG Number: 2410256

FIDELITY TOTONAL TITLE

ATTORNEYS EQUITY NATIONAL CORPORATION 23721 BIRTCHER DRIVE LAKE FOREST, CA 92630 State of Oregon, County of Klamath Recorded 06/18/2002 3'. So ρ. m. Vol M02. Pg 35474
Linda Smith, County Clerk
Fee \$ 21°° # of Pgs _______