

02 JUN 21 AM 10:16

State of Oregon, County of Klamath

Recorded 06/21/2002 10:16 a. m.Vol M02, Pg 35965-166

Linda Smith, County Clerk

Fee \$ 31.00 # of Pgs 2Prepared by and after recording mail to:

SMI/Attn. Sherry Doza *Wesley Hess*
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Oregon

County of Klamath

Loan #: 0602245217

Index: 405694

Job#: 405_2228

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

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

Trustor:	KENNETH J. ANDERSON AND JUDY LA VERNE ANDERSON
Beneficiary:	AMERINET FINANCIAL SYSTEMS, INC.
Trustee:	KLAMATH COUNTY TITLE
Book:	M98
Page:	5969 ✓

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 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 28th day of May 2002 A.D. .

STEWART TITLE GUARANTY COMPANY

Barbara Kasza
By: Barbara Kasza
Title: Assistant Vice President

STANDARD FEDERAL BANK, A
FEDERAL SAVINGS BANK

Carlton B. Johnson
By: Carlton B. Johnson
Title: First Vice President



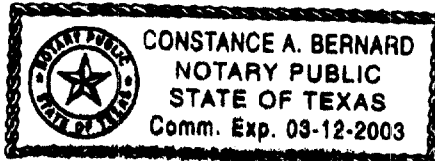
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STATE OF TEXAS
COUNTY OF HARRIS

On this the 28th 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.

Calvin A. Be

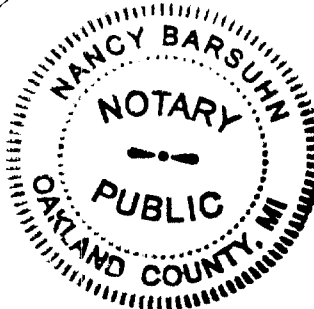


STATE OF Michigan
COUNTY OF Oakland

On this the 28th day of May 2002 A.D. , before me, a Notary Public, appeared Carlton B. Johnson to me personally known, who being by me duly sworn, did say that (s)he is the First Vice President of STANDARD FEDERAL BANK, A FEDERAL SAVINGS BANK , and that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and said Carlton B. Johnson 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.

Nancy Barsuhn
Nancy Barsuhn
Notary Public, Oakland County
My Commission Expires 4/13/2003



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