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Prepared by and after recording mail to:

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Oregon**County of Klamath**

Loan #: 00426360049893

Index: 348

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:	MICHAEL A. LOCKREM
Beneficiary:	BANK ONE, N.A.
Trustee:	STEWART TITLE GUARANTY COMPANY OF NEBRASKA
Book:	M99
Page:	39767 ✓

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 5th day of June 2002 A.D. .

STEWART TITLE GUARANTY COMPANY

Barbara Kasza
 By: BARBARA KASZA
 Title: ASSISTANT VICE PRESIDENT

BANK ONE N.A., Successor by Merger to
First USA Federal Savings Bank, A Federal
Savings Association

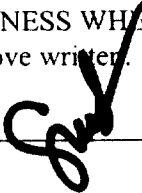
Gloria J. Walker
 By: GLORIA J. WALKER
 Title: VICE PRESIDENT

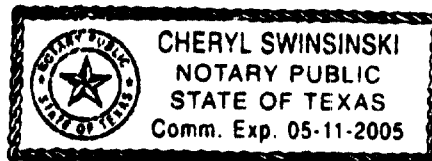


STATE OF TEXAS
COUNTY OF HARRIS

On this the 5th day of June 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 5th day of June 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., Successor by Merger to First USA Federal Savings Bank, A Federal Savings Association , 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.

