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State of Oregon, County of Klamath
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Linda Smith, County Clerk
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Prepared by and after recording mail to:

SMI/Attn. ~~Sherry Doza~~ *Wesley Nes*
P.O. Box 540817
Houston, Texas 77254-0817
Tel. (800) 795-5263

Oregon

County of Klamath

Loan #: 0609747878

Index: 424114

Job#: 405_2267

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

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

Trustor: JOHN J. KROPHOLLER
Beneficiary: NEW AMERICA FINANCIAL, INC.
Trustee: ASPEN TITLE & ESCROW SERVICES
Book: M99
Page: 41779'

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 11th day of October 2002 A.D. .

STEWART TITLE GUARANTY COMPANY

ABN AMRO MORTGAGE GROUP, INC.

Barbara Kasza
By: Barbara Kasza
Title: Assistant Vice President

Sherry Doza
By: Sherry Doza
Title: Vice President

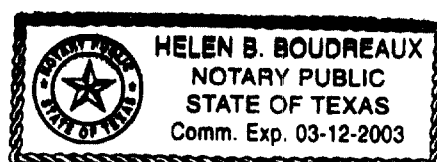


STATE OF TEXAS
COUNTY OF HARRIS

On this the 11th day of October 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.

Helen B. Boudreaux



STATE OF Texas
COUNTY OF Harris

On this the 11th day of October 2002 A.D. , before me, a Notary Public, appeared Sherry Doza to me personally known, who being by me duly sworn, did say that (s)he is the Vice President of ABN AMRO MORTGAGE GROUP, INC. , and that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and said Sherry Doza 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.

Helen B. Boudreaux

