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Prepared by and after recording mail to:

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

Oregon

Loan #: 00426360082388

Index: 613

Job#: 660_2301

County of Klamath

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

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

Trustor:

JOSEPH P. K. REISTER AND JENNIFER DEL SANTO-REISTER

Beneficiary:

BANK ONE, NA.

Trustee:

OR STEWART TITLE GUARANTY CO.

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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 January 2003 A.D..

STEWART TITLE GUARANTY COMPANY

BANK ONE N.A.

By: BARBARA KASZA Title: ASSISTANT VICE PRESIDENT By: GLORIA J. WALKER

Title: VICE PRESIDENT

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STATE OF TEXAS COUNTY OF HARRIS

On this the 28th day of January 2003 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 28th day of January 2003 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., 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.

NO AS

OFFICIAL SEAL
BRETT YOUNKIN
NOTARY PUBLIC - KENTUCKY
STATE-AT-LARGE
May Comm. Expires Oct. 25, 2003

Linda Shannon Notary Public State of Texas My Commission Expires

October 16, 2003

