

'03 MAY 22 AM 10:20

State of Oregon, County of Klamath
Recorded 05/22/2003 10:20 a m.
Vol M03 Pg 34579-80
Linda Smith, County Clerk
Fee \$ 3.00 # of Pgs 2Prepared by and after recording mail to:SMI/Attn. Sherry Doza
P.O. Box 540817
Houston, Texas 77254-0817
Tel. (800) 795-5263**Oregon**

Loan #: 11665057

ID: 10

County of Klamath

Index: 23685

Job#: 111_2301

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

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

Trustor:	CRAIG J. ROVZAR AND DONNA ROVZAR MERRILL
Beneficiary:	CENDANT MORTGAGE CORPORATION
Trustee:	FIRST AMERICAN TITLE INSURANCE CO.
Book:	M98
Page:	42665 ✓


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 19th day of May 2003 A.D. .

STEWART TITLE GUARANTY COMPANY


By: BARBARA KASZA
Title: ASSISTANT VICE PRESIDENTMortgage Electronic Registration Systems,
Inc. (MERS)
By: SHERRY DOZA
Title: ASSISTANT VICE PRESIDENT

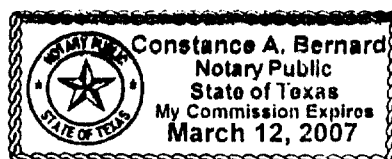
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STATE OF TEXAS
COUNTY OF HARRIS

On this the 19th day of May 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.

Constance A. Bernard



STATE OF TEXAS
COUNTY OF HARRIS

On this the 19th day of May 2003 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 ASSISTANT VICE PRESIDENT of Mortgage Electronic Registration Systems, Inc. (MERS) , 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.

Constance A. Bernard

