

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~~ *Lesley Ness*
P.O. Box 540817
Houston, Texas 77254-0817
Tel. (800) 795-5263

Oregon

Loan #: 14784681

ID: 140

County of Klamath

Index: 5434

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:	STEVEN J. RAML AND TERESA A. RAML
Beneficiary:	NORTH AMERICAN MORTGAGE COMPANY
Trustee:	AMERITITLE
Book:	M99
Page:	9293 ✓

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 April 2003 A.D. .

STEWART TITLE GUARANTY COMPANY


By: BARBARA KASZA
Title: ASSISTANT VICE PRESIDENT

Washington Mutual Bank, FA successor in
interest to North American Mortgage
Company


By: SHERRY DOZA
Title: ASSISTANT VICE PRESIDENT

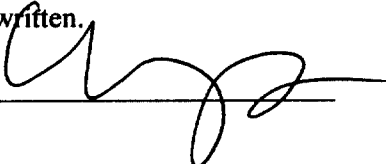


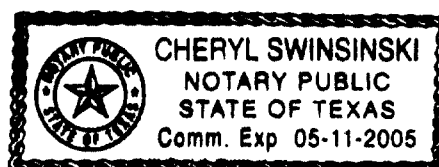
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STATE OF TEXAS
COUNTY OF HARRIS

On this the 11th day of April 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 TEXAS
COUNTY OF HARRIS

On this the 11th day of April 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 Washington Mutual Bank, FA successor in interest to North American Mortgage Company , 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.

