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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 W. saley les

P.O. Box 540817

Houston, Texas 77254-0817

Tel. (800) 795-5263

Oregon

Loan #: 14140974

ID: 10

County of Klamath

Index:

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:

RONALD J. STEMLER

Beneficiary:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), ACTING

SOLELY AS A NOMINEE FOR AEGIS MORTGAGE CORPORATION, D/B/A NEW

AMERICA FINANCIAL

Trustee:

AMERITTILE

Book: Page:

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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 22nd day of September 2003 A.D. .

STEWART TITLE GUARANTY COMPANY

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

By: SHERRY DOZA

Title: ASSISTANT VICE PRESIDENT

STATE OF TEXAS COUNTY OF HARRIS

On this the 22nd day of September 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

Odia Bus

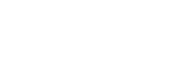
Odelia Bergeron Notary Public State of Texas My Commission Expires March 12, 2007

STATE OF TEXAS COUNTY OF HARRIS

On this the 22nd day of September 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.

adelle Bry



Odelia Bergeron Notary Public

State of Texas
My Commission Expire
March 12, 2007

