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

Oregon

County of Klamath

Loan #: 0601607930

Index:

Job#: 405_2421

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

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

Trustor:	WILLIAM T. LUX AND MARILYN J. LUX
Beneficiary:	ACCESS INTEGRITY FUNDING CORPORATION
Trustee:	ASPEN TITLE & ESCROW CO.
Book:	M97
Page:	34523

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 23rd day of September 2003 A.D. .

STEWART TITLE GUARANTY COMPANY

STANDARD FEDERAL BANK, A
FEDERAL SAVINGS BANK

Barbara Kasza
 By: Barbara Kasza
 Title: Assistant Vice President

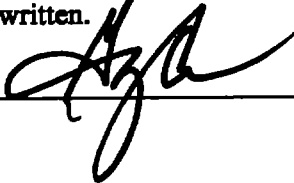
Cheryl Donahoo
 By: Cheryl Donahoo
 Title: Assistant Vice President

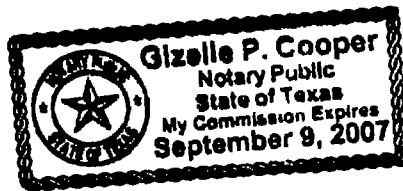


STATE OF TEXAS
COUNTY OF HARRIS

On this the 23rd 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 first above written.

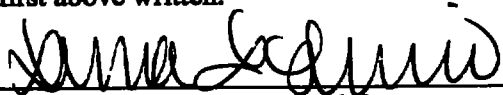




STATE OF Florida
COUNTY OF Duval

On this the 23rd day of September 2003 A.D. , before me, a Notary Public, appeared Cheryl Donahoo to me personally known, who being by me duly sworn, did say that (s)he is the Assistant Vice President of STANDARD FEDERAL BANK, A FEDERAL SAVINGS BANK , and that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and said Cheryl Donahoo 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.


Leona L. Puccio, Notary Public
Duval County
My Commission Expires 06/19/07

