

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:

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

Oregon

Loan #: 15888773

ID: 8

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: WAYNE A. JOHANNES AND JEANNINE JOHANNES  
 Beneficiary: GATEWAY FINANCIAL SERVICES  
 Trustee: AMERITITLE  
 Book: M01  
 Page: 36234

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 6th day of November 2003 A.D. .

STEWART TITLE GUARANTY COMPANY

Washington Mutual Bank, FA successor in  
 interest HomeSide Lending, Inc.

*Barbara Kasza*

By: BARBARA KASZA  
 Title: ASSISTANT VICE PRESIDENT

*Sherry Doza*

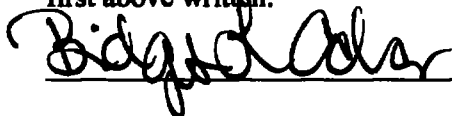
By: SHERRY DOZA  
 Title: ASSISTANT VICE PRESIDENT

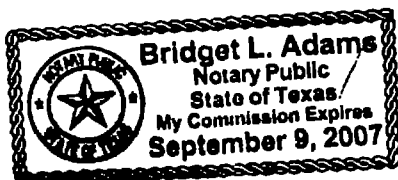


STATE OF TEXAS  
COUNTY OF HARRIS

On this the 6th day of November 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 6th day of November 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 HomeSide Lending, Inc. , 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.

