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Oregon
County of Klamath

Loan #: 9022787907
Index: 362
Job#: 138_2301

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

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

Trustor:	ROBERT K. GARRETT AND SHERRIE L. GARRETT
Beneficiary:	DOWNEY SAVINGS AND LOAN ASSOCIATION, F.A.
Trustee:	DSL SERVICE COMPANY, A CALIFORNIA CORPORATION
Book:	M99
Page:	30483


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 13th day of November 2003 A.D. .

Stewart Title Guaranty Company


By: BARBARA KASZA
Title: ASSISTANT VICE PRESIDENT

DOWNEY SAVINGS AND LOAN
ASSOCIATION, F.A.


By: JOHN AMADOR
Title: ASSISTANT VICE PRESIDENT



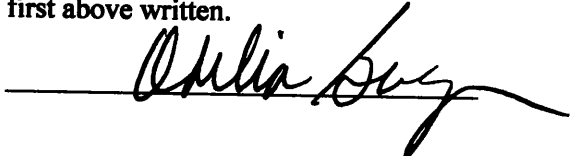
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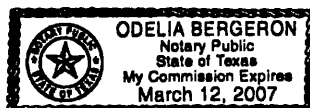
26
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STATE OF TEXAS
COUNTY OF HARRIS

On this the 13th 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 CALIFORNIA
COUNTY OF ORANGE

On the 13th day of November 2003 A.D. , before me, the undersigned, a Notary Public, personally appeared JOHN AMADOR , personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.


L.S. CIMMARUSTI, NOTARY PUBLIC
ORANGE COUNTY
MY COMMISSION EXPIRES 10/02/05

