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 Linda Smith, County Clerk
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pt.
Prepared by and after recording mail to:

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Oregon

Loan #: 9022881336

ID: 1

County of Klamath

Index: 813

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: | LISA M. PUTNAM |
| Beneficiary: | DOWNEY SAVINGS AND LOAN ASSOCIATION, F.A. |
| Trustee: | DSL SERVICE COMPANY |
| Book: | M99 |
| Page: | 40552 |

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 17th day of March 2004 A.D. .

STEWART TITLE GUARANTY COMPANY

DOWNEY SAVINGS AND LOAN
ASSOCIATION, F.A.


By: BARBARA KASZA
 Title: ASSISTANT VICE PRESIDENT



By: JOHN AMADOR
 Title: ASSISTANT VICE PRESIDENT



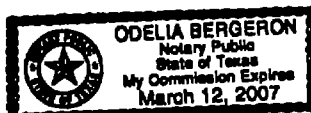
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15 ✓

STATE OF TEXAS
COUNTY OF HARRIS

On this the 17th day of March 2004 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.

Odell Buz



STATE OF CALIFORNIA
COUNTY OF ORANGE

On this the 17th day of March 2004 A.D. , before me, a Notary Public, appeared JOHN AMADOR to me personally known, who being by me duly sworn, did say that (s)he is the ASSISTANT VICE PRESIDENT of DOWNEY SAVINGS AND LOAN ASSOCIATION, F.A. , and that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and said JOHN AMADOR 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.

J. Garcia
J. GARCIA, NOTARY PUBLIC
ORANGE COUNTY
MY COMMISSION EXPIRES 02/06/08

