

State of Oregon, County of Klamath
Recorded 08/25/04 9:45 a m
Vol M04 Pg 56386-87
Linda Smith, County Clerk
Fee \$ 31.00 # of Pgs 2

04 AUG 25 AM 9:45

Prepared by and after recording mail to:

pt. SMI/Attn. ~~Sherry Doza~~ *Healey Hess*
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Oregon

Loan #: 9023267883

ID: 1

County of Klamath

Index: 1466

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:	TERRY DEAN HOPPER AND B J. SINGH
Beneficiary:	DOWNEY SAVINGS AND LOAN ASSOCIATION, F.A.
Trustee:	DSL SERVICE COMPANY
Book:	M00
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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 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 11th day of August 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



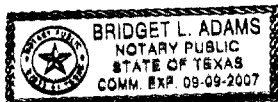
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STATE OF TEXAS
COUNTY OF HARRIS

On this the 11th day of August 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.

Bridget L. Adams



STATE OF CALIFORNIA
COUNTY OF ORANGE

On this the 11th day of August 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

