

04 OCT 27 AM 10:53

Vol M04 Page 73375

State of Oregon, County of Klamath
Recorded 10/27/04 10:53 a m
Vol M04 Pg 73375-76
Linda Smith, County Clerk
Fee \$ 31⁰⁰ # of Pgs 2

Prepared by and after recording mail to:

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

Aspen: 60041AF

Oregon

Loan #: 34800478

ID: 613

County of Klamath

Index:

Job#: 168_2409

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

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

| | |
|--------------|------------------------------------|
| Trustor: | JOHN A. KOSTEN AND LAURA A. KOSTEN |
| Beneficiary: | AMERICA'S MONEYLINE, INC |
| Trustee: | FIRST AMERICAN TITLE |
| Book: | M98 |
| Page: | 6526 |

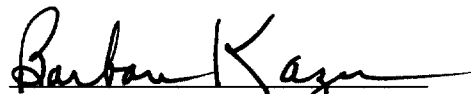
AND WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and stead of present Trustee thereunder.

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 14th day of October 2004 A.D. .

STEWART TITLE GUARANTY COMPANY



By: BARBARA KASZA
Title: ASSISTANT VICE PRESIDENT

JPMorgan Chase Bank formerly known as
The Chase Manhattan Bank successor by
merger to Chase Bank of Texas, National
Association, formerly known as Texas
Commerce Bank, N.A. as Custodian By:
Saxon Mortgage Services Inc. f/k/a Meritech
Mortgage Services Inc. as its attorney-in-fact



By: SHERRY DOZA
Title: ASSISTANT VICE PRESIDENT



* 3 4 8 8 8 4 7 8 *

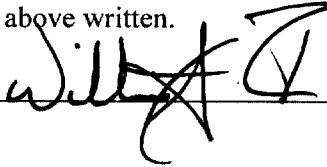
24x5

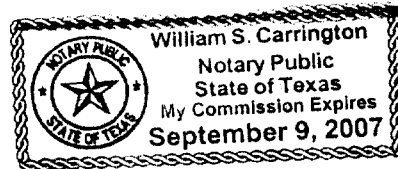
73376

STATE OF TEXAS
COUNTY OF HARRIS

On this the 14th day of October 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.

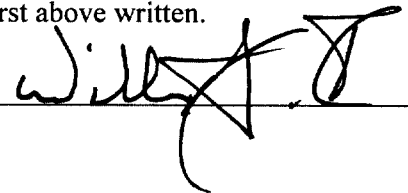


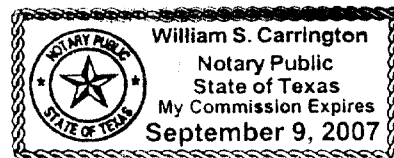


STATE OF TEXAS
COUNTY OF HARRIS

On this the 14th day of October 2004 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 JPMorgan Chase Bank formerly known as The Chase Manhattan Bank successor by merger to Chase Bank of Texas, National Association, formerly known as Texas Commerce Bank, N.A. as Custodian By: Saxon Mortgage Services Inc. f/k/a Meritech Mortgage Services Inc. as its attorney-in-fact , 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.





* 3 4 8 8 8 4 7 8 *