Recording Requested by: ABN AMRO Mortgage Group, Inc 7159 Corklan Drive Jacksonville, FL 32258 Chandra Legaspi

Mail Recorded Satisfaction to: JOHN A KOSTEN LAURA A KOSTEN 1850 FREMONT ST KLAMATH FALLS OR 97601 Loan No. 0001259782

	gon, County of Klamath
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Linda Smith, 0	County Clerk
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SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Whereas, JOHN A KOSTEN AND LAURA A KOSTEN

the original Trustor, under that certain Deed of Trust dated 05/28/1997 and recorded 06/10/1997, Doc 38988, M97 Page 17683 of Official Records of the County of KLAMATH, State of Oregon. Amendment recorded 11/25/97, Doc 49097, Vol M97 Page 38635

WHEREAS, the undersigned, as the present Beneficiary under said Deed of Trust desires to Substitute a new Trustee under said Deed of Trust in place and stead of **U.S SMALL BUSINESS ADMINISTRATION**, now therefore, the undersigned hereby substitutes Standard Federal Bank, NA whose address is 7159 Corklan Drive, Jacksonville, FL 32258 as trustee under said Deed of Trust and Standard Federal Bank, NA does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the estate now held by Trustee under said Deed of Trust.

Dated: NOVEMBER 15, 2004

Mortgage Electronic Registration Systems, Inc.

By:

Bethany Royal

Assistant Vice President

State of Florida)SS

STANDARD FEDERAL BANK, NA

By:

LaTonya Alexander

Assistant Vice President

State of Florida)SS County of Duval)

On NOVEMBER 15, 2004, before me Khahala Blount, Notary Public, personally appeared Bethany Royal, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorizied capacities, and that by his/her signature on the instrument, the persons or the entities upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.

Khanala Blount

Khahala Blount
MY COMMISSION # DD163755 EXPIRE
November 11, 2006
BONDED THRU TROY FAIN INSURANCE INC

State of Florida County of Duval

On NOVEMBER 15, 2004 before me Khahala Blount, Notary Public, personally appeared LaTonya Alexander, personally known to me (or proved to me on the basis or satisfactory evidence) to be the person whose name is subscribed to the within instrument, the persons or the entities upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.

Khahala Blount

Khahala Blount MY COMMISSION # DD163755 EXPIRE November 11, 2006 BONDED THRU TROY FAIN INSURANCE INC

State of Oregon)ss.		
County of KLAMATH)		
Recorded at the request of STAND	OARD FEDERAL BANK, NA.	
this day of	ato'clock am/pm and	recorded in the
records of KLAMATH County, State	e of Oregon.	
Fee \$ pd.		
RECEPTION NO	County Clerk and Recorder	
LR702 019 P3X	Deputy	