Vol. M05 Page 01946

Recording Requested by: ABN AMRO Mortgage Group, Inc 7159 Corklan Drive Jacksonville, FL 32258 Mel Moore (800) 783-8900

State of Oregon, County of Klamath Recorded 01/11/2005 8:57a Vol M05 Pg 0/946 Linda Smith, County Clerk Fee \$ \_\_\_\_\_# of Pgs \_ # of Pgs

Mail Recorded Satisfaction to: Matthew D Howard Gina M Howard 1890 Euclid Ave Klamath Falls, OR, 97601,

Loan No. 0001123623

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

Whereas, MATTHRE D HOWARD GINA M HOWARD HUSBAND AND WIFE the original Trustor, under that certain Deed of Trust dated 10/09/1995 and recorded 10/18/1995, Doc N/A Book M95 Page 28428 of Official Records of the County of KLAMATH, State of Oregon. Official Records of the County of KLAMATH, State of Oregon.
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 MOUNTAIN TITLE COMPANY,
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 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:December 29, 2004 ABN AMRO MORTGAGE Group, INC.

By: Carlene Chavez Chaven Assistant Vice President

STANDARD FEDERAL BANK NA Austin Richmond

Assistant Vice President

State of Florida)SS County of Duval)

County of Duvai;
On December 29, 2004, before me Khahala Blount, Notary Public, personally appeared Carlene Chavez, 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 his/her signature on the instrument, the persons or the entities 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

Khahala Blount

Khahala Blount MY COMMISSION # DD: 53755 EXPIR November 11, 2006 BONDED THRU TROY FAIN INSURANCE, H.

State of Florida County of Duval

On December 29, 2004, before me Khahala Blount, Notary Public, personally appeared Austin Richmond, 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, the persons or the entities upon behalf of which the person acted, executed the instrument the instrument. my hand and official seal. Witness

Khahala Blount

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

State of Oregon)ss. County of KLAMATH)

Recorded at the request of STANDARD FEDERAL BANK NA

this \_\_\_\_ day of \_\_\_\_ at \_\_\_ o'clock am/pm and recorded in the records of KLAMATH County, State of Oregon. pd.

RECEPTION NO.

County Clerk and Recorder

LR702 033 P4V

Deputy