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State of Oregon, County of Klamath  
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 Linda Smith, County Clerk  
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Prepared by and after recording mail to:

SMI/Attn. ~~Sherry~~ Doza *Sherry Doza*

P.O. Box 540817

Houston, Texas 77254-0817

Tel. (800) 795-5263

**Oregon**

Loan #: 1044270536

ID: 961

**County of Klamath**

Index: 16378

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:** BRETT L. HOOVER AND BECKIE J. HOOVER  
**Beneficiary:** FIRST FRANKLIN FINANCIAL CORP., SUBSIDIARY OF NATIONAL CITY BANK OF INDIANA  
**Trustee:** AMERITITLE  
**Book:** M04  
**Page:** 27610 ✓

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 12th day of January 2005 A.D. .

STEWART TITLE GUARANTY COMPANY



By: MATTHEW J. KILBOY  
 Title: ASSISTANT VICE PRESIDENT

Wells Fargo Bank National Association, as  
 Trustee for First Franklin Mortgage Loan  
 Trust 2004-FF5 by: Saxon Mortgage Services  
 Inc. as its attorney-in-fact



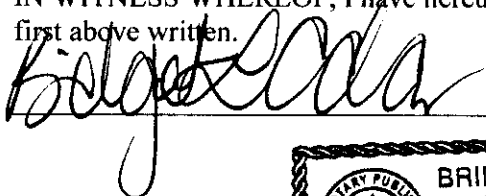
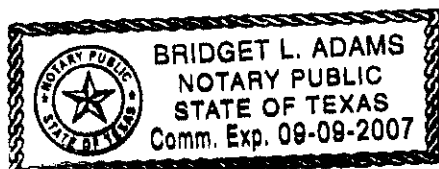
By: SHERRY DOZA  
 Title: ASSISTANT VICE PRESIDENT



STATE OF TEXAS  
COUNTY OF HARRIS

On this the 12th day of January 2005 A.D. , before me, a Notary Public, appeared MATTHEW J. KILBOY 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 MATTHEW J. KILBOY acknowledged said instrument to be the free act and deed of said corporation.

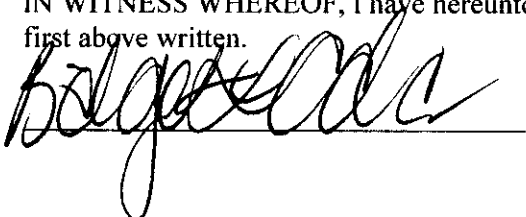
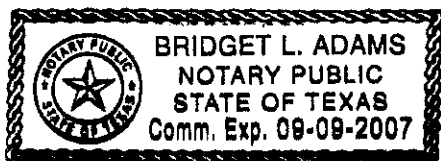
IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.

STATE OF TEXAS  
COUNTY OF HARRIS

On this the 12th day of January 2005 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 Wells Fargo Bank National Association, as Trustee for First Franklin Mortgage Loan Trust 2004-FF5 by: Saxon 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.

\* 1 8 4 4 2 7 8 5 3 6 \*