

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 Dosa~~ *Wesley Dosa*
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Oregon

Loan #: 00426370169507

ID: 1

County of Klamath

Index: 2299

Job#: 660_2301

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

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

Trustor: MARCIA A MOIR, WHO ACQUIRED TITLE AS, MARCIA A LEONARD
 Beneficiary: BANK ONE, NA
 Trustee: STEWART TITLE GUARANTY
 Book: M03
 Page: 31456

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 20th day of April 2005 A.D. .

STEWART TITLE GUARANTY COMPANY

JP Morgan Chase Bank, National Association
 successor by merger to Bank One, National Association


 By: MATTHEW J. KILBOY
 Title: ASSISTANT VICE PRESIDENT

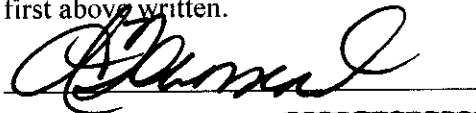
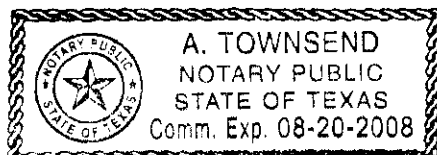

 By: GLORIA WRIGHT
 Title: VICE PRESIDENT



STATE OF TEXAS
COUNTY OF HARRIS

On this the 20th day of April 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 KENTUCKY
COUNTY OF FAYETTE

On this the 20th day of April 2005 A.D. , before me, a Notary Public, appeared GLORIA WRIGHT to me personally known, who being by me duly sworn, did say that (s)he is the VICE PRESIDENT of JP Morgan Chase Bank, National Association successor by merger to Bank One, National Association , and that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and said GLORIA WRIGHT 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.

