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Oregon

County of Klamath

Loan #: 100012926232
Index: 26448
Job#: 865_2401

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

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

Trustor:	PAMELA K. EMBERTSON AND TERRY L. EMBERTSON
Beneficiary:	DEEPGREEN BANK
Trustee:	DAVID S. HUFFMAN - THIRD FEDERAL SAVINGS & LOAN
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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 3910 Kirby Drive, Suite 300, Houston, TX 77098 , 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 4th day of May 2005 A.D. .

STEWART TITLE GUARANTY COMPANY

DEEPGREEN BANK


By: MATTHEW J. KILBOY
Title: ASSISTANT VICE PRESIDENT


By: SHERRY DOZA
Title: VICE PRESIDENT

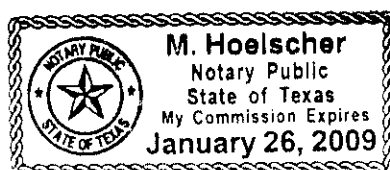


STATE OF TEXAS
COUNTY OF HARRIS

On this the 4th day of May 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.

M. Hoelscher



STATE OF TEXAS
COUNTY OF HARRIS

On this the 4th day of May 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 VICE PRESIDENT of DEEPPGREEN BANK , 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.

M. Hoelscher

