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

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Oregon

Loan #: 3274482

ID: 925

County of Klamath

Index:

Job#: 110_2403

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

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

Trustor:	RENE F. GUNARI
Beneficiary:	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, MERS AS A NOMINEE FOR OHIO SAVINGS BANK
Trustee:	FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON
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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, 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 29th day of June 2005 A.D. .

STEWART TITLE GUARANTY COMPANY

MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.
("MERS")


By: MATTHEW J. KILBOY
Title: ASSISTANT VICE PRESIDENT


By: SHERRY DOZA
Title: AUTHORIZED AGENT



MIN Number: 100162500032744824

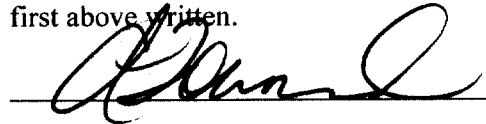
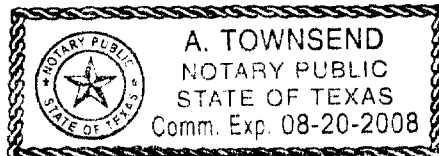
MERS Phone: 1-888-679-6377

26
+5

STATE OF TEXAS
COUNTY OF HARRIS

On this the 29th day of June 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.

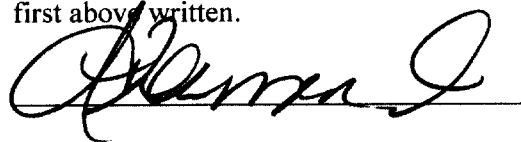
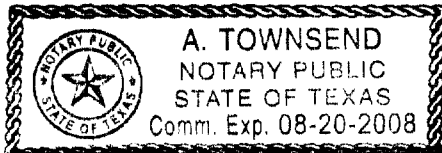
IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.

STATE OF TEXAS
COUNTY OF HARRIS

On this the 29th day of June 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 AUTHORIZED AGENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") , 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.

MIN Number: 100162500032744824

MERS Phone: 1-888-679-6377