

Prepared by and after recording mail to:

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

County of Klamath

Loan #: 11111991

ID: 713

Index:

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: ROBERT RHOAN
Beneficiary: AMERIFUND FINANCIAL, INC. DSA ALL FUND MORTGAGE
Trustee: FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON.
Book: M99
Page: 31238 ✓

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 26th day of July 2005 A.D. .

STEWART TITLE GUARANTY COMPANY


By: MATTHEW J. KILBOY
Title: ASSISTANT VICE PRESIDENT

JPMorgan Chase Bank formerly known as The Chase Manhattan Bank successor by merger to Chase Bank of Texas, National Association, formerly known as Texas Commerce Bank, N.A. as Trustee and Custodian By: Saxon Mortgage Services Inc. f/k/a Meritech Mortgage Services Inc. as its attorney-in-fact


By: SHERRY DOZA
Title: ASSISTANT VICE PRESIDENT

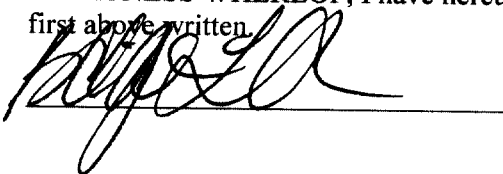


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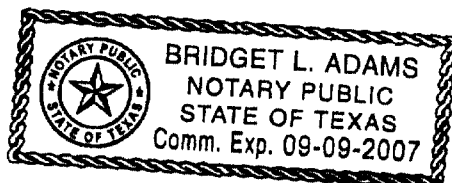
STATE OF TEXAS
COUNTY OF HARRIS

On this the 26th day of July 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 26th day of July 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 JPMorgan Chase Bank formerly known as The Chase Manhattan Bank successor by merger to Chase Bank of Texas, National Association, formerly known as Texas Commerce Bank, N.A. as Trustee and Custodian By: Saxon Mortgage Services Inc. f/k/a Meritech 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.

