M05-65320

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Prepared by and after recording mail to:

SMI/Attn. Sherry Doza P.O. Box 540817 Houston, Texas 77254-0817 Tel. (800) 795-5263

Oregon

Loan #: 1044122719

ID: 954

County of Klamath

168_2409 Job#:

SUBSTITUTION OF TRUSTEE AND FULL **RECONVEYANCE**

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

JOE WELTY AND CAROL RUBIN

Beneficiary:

FIRST FRANKLIN FINANCIAL CORPORATION

Trustee:

FIRST AMERICAN TITLE

Book:

M03

Page:

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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 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 11th day of August 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 2003-FFH1 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 11th day of August 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

BRIDGET L. ADAMS
NOTARY PUBLIC
STATE OF TEXAS
Comm. Exp. 09-09-2007

STATE OF TEXAS COUNTY OF HARRIS

On this the 11th day of August 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 2003-FFH1 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.



