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Klamath County, Oregon

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Prepared by and after recording mail to:

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Oregon

County of Klamath

Loan #: 11404246

ID: 722

Index: 29786

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:	RONNIE L. SMITH AND WENDY J. SMITH
Beneficiary:	WATERSTONE MORTGAGE, L.L.C., A LIMITED LIABILITY COMPANY
Trustee:	AMERITITLE
Book:	M01
Page:	49429

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 14th day of October 2005 A.D. .

STEWART TITLE GUARANTY COMPANY

By: 
By: MATTHEW J. KILBOY
Title: ASSISTANT VICE PRESIDENT

Deutsche Bank Trust Company Americas
formerly known as Banker's Trust Company,
as Trustee and Custodian by: Saxon Mortgage
Services, Inc. f/k/a Meritech Mortgage
Services, Inc. as its attorney-in-fact

By: 
By: SHERRY DOZA
Title: ASSISTANT VICE PRESIDENT




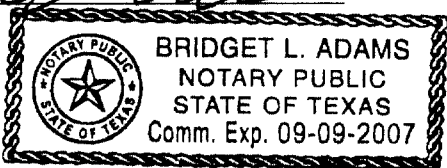
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STATE OF TEXAS
COUNTY OF HARRIS

On this the 14th day of October 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 14th day of October 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 Deutsche Bank Trust Company Americas formerly known as Banker's Trust Company, 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.

