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Klamath County, Oregon

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Prepared by and after recording mail to:

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State of Oregon

ID: 1

Loan #: 9896437143

County of Klamath

Index:

Job#: 660_2301

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

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

Trustor: Brandon E Bowers and RITA BOWERS

Beneficiary: CHASE BANK USA, NA FKA CHASE MANHATTAN BANK USA, NA

Trustee: FIRST AMERICAN TITLE INS. CO. OF OREGON

Book: M04

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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 30th day of January 2006 A.D.

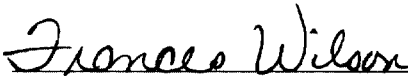
STEWART TITLE GUARANTY COMPANY



By: MATTHEW J. KILBOY

Title: ASSISTANT VICE PRESIDENT

JP Morgan Chase Bank, National Association
successor by merger to Bank One, National
Association



By: FRANCES WILSON

Title: VICE PRESIDENT



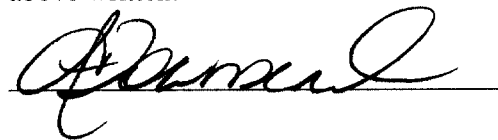
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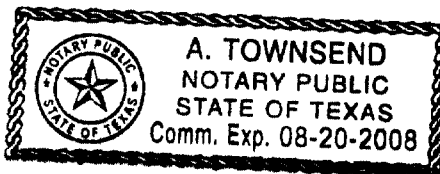
STATE OF TEXAS
COUNTY OF HARRIS

On this 30th day of January 2006 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.

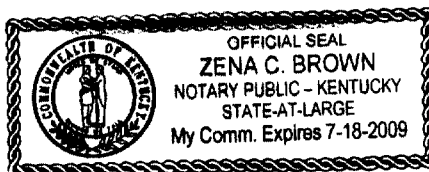
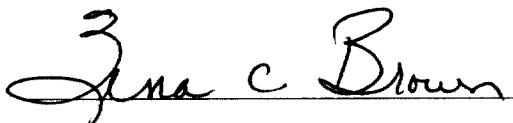


STATE OF KENTUCKY
COUNTY OF FAYETTE



On this 30th day of January 2006 A.D., before me, a Notary Public, appeared FRANCES WILSON to me personally known, who being by me duly sworn, did say that (s)he is the VICE PRESIDENT of JP Morgan Chase Bank, National Association successor by merger to Bank One, National Association, and that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and said FRANCES WILSON 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.



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