

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

ID: 801

Loan #: 2000015421

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: ALLEN D. BERGSTROM AND CYNTHIA L. BERGSTROM**  
**Beneficiary: FIRST FRANKLIN FINANCIAL CORP., SUBSIDIARY OF NATIONAL CITY BANK OF INDIANA**  
**Trustee: AMERITITLE**  
**Book: M04**  
**Page: 62127**

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 22nd day of February 2006 A.D.

STEWART TITLE GUARANTY COMPANY

  
By: MATTHEW J. KILBOY  
Title: ASSISTANT VICE PRESIDENT

JPMorgan Chase Bank fka, The Chase Manhattan Bank successor by merger to Chase Bank of Texas, National Association, fka Texas Commerce Bank, N.A. as Trustee for First Franklin Mortgage Loan Trust 2005-FF1 by: Saxon Mortgage Services, Inc. as its attorney-in-fact

  
By: CHERYL SWINSINSKI  
Title: ASSISTANT VICE PRESIDENT

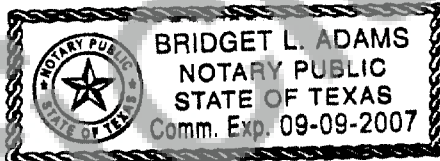
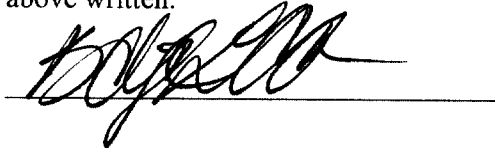


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STATE OF TEXAS  
COUNTY OF HARRIS

On this 22nd day of February 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.

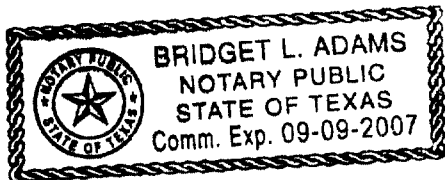
IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.



STATE OF TEXAS  
COUNTY OF HARRIS

On this 22nd day of February 2006 A.D., before me, a Notary Public, appeared CHERYL SWINSINSKI to me personally known, who being by me duly sworn, did say that (s)he is the ASSISTANT VICE PRESIDENT of JPMorgan Chase Bank fka, The Chase Manhattan Bank successor by merger to Chase Bank of Texas, National Association, fka Texas Commerce Bank, N.A. as Trustee for First Franklin Mortgage Loan Trust 2005-FF1 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 CHERYL SWINSINSKI 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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