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Prepared by and after recording mail to: SMI/Attn. Sherry Doza

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State of Oregon

ID: 955

1044157517 Loan #:

168_2409

Index:

Job#:

County of Klamath

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

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

Trustor: JOSEPH R. WILLER AND DENISE L. WILLER Beneficiary: FIRST FRANKLIN FINANCIAL CORPORATION

Trustee: FIRST AMERICAN TITLE

Book: M03 Page: 69049

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 20th day of April 2006 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-FFH2 by: Saxon Mortgage Services, Inc. as its attorneyin-fact

By: CHERYL SWINSINSKI Title: ASSISTANT VICE PRESIDENT

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STATE OF TEXAS COUNTY OF HARRIS

On this 20th day of April 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 BRIDGET L. ADAMS
NOTARY PUBLIC
STATE OF TEXAS
Comm. Exp. 09-09-2007

On this 20th day of April 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 Wells Fargo Bank National Association, as Trustee for First Franklin Mortgage Loan Trust 2003-FFH2 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.



