

2007-001223

Klamath County, Oregon



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Fee: \$31.00

Prepared by and after recording mail to:

Stewart Lender Services
Attn. Leah Boedeker/MS REC-388
P.O. Box 36369
Houston, Texas 77236
Tel. (800) 795-5263

State of Oregon

ID: 801

Loan #: 2000018813

Index:

Job#: 168_2409

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: NATHAN D. MORROW

Beneficiary: FIRST FRANKLIN FINANCIAL CORP., SUBSIDIARY OF NATIONAL CITY BANK OF INDIANA

Trustee: AMERITITLE

Book: M04

Page: 57097

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 2nd day of November 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: LEAH BOEDEKER

Title: ASSISTANT VICE PRESIDENT

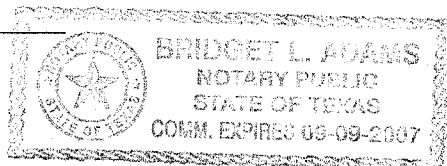
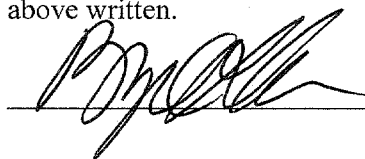


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STATE OF TEXAS
COUNTY OF HARRIS

On this 2nd day of November 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 2nd day of November 2006 A.D., before me, a Notary Public, appeared LEAH BOEDEKER 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 LEAH BOEDEKER 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.

