

2007-007654

Klamath County, Oregon



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04/30/2007 10:08:15 AM

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: 203

Loan #: 11977725

Index:

County of Klamath

Job#: 1682006001

**SUBSTITUTION OF TRUSTEE AND FULL
RECONVEYANCE**

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

Trustor: GERALD S. CAMPBELL AND ELIZABETH M. PRATT

Beneficiary: SAXON MORTGAGE, INC. D/B/A SAXON HOME MORTGAGE

Trustee: FIRST AMERICAN TITLE

Book: M06

Page: 08802

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 18th day of January 2007 A.D.

STEWART TITLE GUARANTY COMPANY

By:  MATTHEW J. KILBOY

Title: ASSISTANT VICE PRESIDENT

JP Morgan Trust Company, NA as successor to
Bank One Trust Company, NA, formerly known as
Bank One, Texas, NA successor by Judiciary
Appointment of Texas American Bank, Fort Worth,
NA, as trustee for the Texas Dept. of Housing and
Community Affairs

By:  KATRINA MCKOY

Title: ASSISTANT VICE PRESIDENT



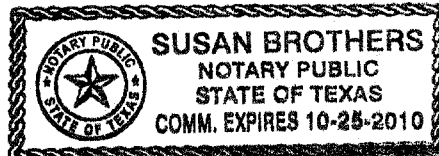
* 1 1 9 7 7 7 2 5 *

STATE OF TEXAS
COUNTY OF HARRIS

On this 18th day of January 2007 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.

Susan Brothers

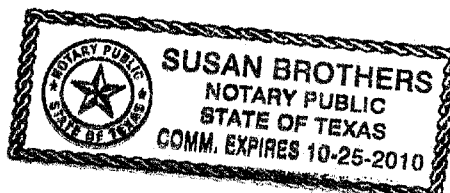


STATE OF TEXAS
COUNTY OF HARRIS

On this 18th day of January 2007 A.D., before me, a Notary Public, appeared KATRINA MCKOY to me personally known, who being by me duly sworn, did say that (s)he is the ASSISTANT VICE PRESIDENT of JP Morgan Trust Company, NA as successor to Bank One Trust Company, NA, formerly known as Bank One, Texas, NA successor by Judiciary Appointment of Texas American Bank, Fort Worth, NA, as trustee for the Texas Dept. of Housing and Community Affairs, and that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and said KATRINA MCKOY 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.

Susan Brothers



* 1 1 9 7 7 7 2 5 *