

RETURN TO: S. A. Wileman
Orion Financial Group, Inc.
2860 Exchange Blvd., Suite 100
Southlake, TX 76092

SPACE ABOVE THIS LINE FOR RECORDER'S USE
SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, STEPHEN L. NICKEL AND SHIRLEY M. NICKEL, AS TENANTS BY THE ENTIRETY, was the original Trustor, ASPEN TITLE AND ESCROW INC., A Corporation, was the original Trustee, and OLYMPIA MORTGAGE CORP., A NEW YORK CORPORATION, was the original Beneficiary, under that certain Deed of Trust dated 3/5/98, and recorded on March 10, 1998, as Volume M98 Page 7668 of the Official Records of Klamath County, Oregon, and

WHEREAS, the undersigned PSB LENDING CORP. is the present Beneficiary under said Deed of Trust, and WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and stead of ASPEN TITLE AND ESCROW INC., A Corporation, the original Trustee thereunder,

NOW, THEREFORE, the undersigned hereby substitutes S. A. Wilwman, as Trustee under said Deed of Trust, and as substitute Trustee,

DOES HEREBY RECONVEY to the person or persons legally entitled thereto, without warranty, all the estate, title, and interest acquired by Trustee under said Deed of Trust.

The land referred to in said Deed of Trust is situated in the State of Oregon, County of Klamath, and is described as follows:

Dated May 31, 2000

PSB LENDING CORP.

By:

[Signature]
Substitute Trustee, S. A. Wileman

By:

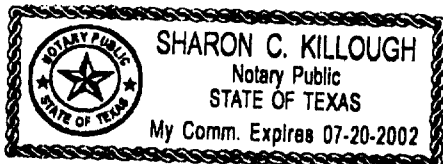
[Signature]
W. H. Wileman, Assistant Secretary



State of Texas)
County of Tarrant)

On May 31, 2000, before me, a Notary Public, in and for said county and state, personally appeared W. H. Wileman, Assistant Secretary, for PSB LENDING CORP., (known to me) (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument on behalf of the corporation therein named, and he/she acknowledged to me that such corporation executed the same, and that he/she subscribed the name of said corporation thereto on its behalf.

In Witness Whereof, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.



[Signature]
Notary Public, Sharon C. Killough
My Commission Expires: July 20, 2002

State of Texas)
County of Tarrant)

On May 31, 2000, before me, a Notary Public, in and for said county and state, personally appeared S. A. Wilwman, Substitute Trustee for ASPEN TITLE AND ESCROW INC., (known to me) (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument on behalf of the corporation therein named, and he/she acknowledged to me that such corporation executed the same, and that he/she subscribed the name of said corporation thereto on its behalf.

In Witness Whereof, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.



[Signature]
Notary Public, Sharon C. Killough
My Commission Expires: July 20, 2002

State of Oregon, County of Klamath
Recorded 07/03/00, at 2:26 p. m.
In Vol. M00 Page 24416
Linda Smith,
County Clerk Fee\$ 26.00

Prepared By: T. J. Katz
Orion Financial Group, Inc.
2860 Exchange Blvd., Suite 100.
Southlake, TX 76092

OR Klamath

PSB/RLS/PSB