

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, SANDRA J. KAYSER, was the original Trustor, STEWART TITLE, A Corporation, was the original Trustee, and AMERIQUEST MORTGAGE COMPANY, was the original Beneficiary, under that certain Deed of Trust dated 12/17/97, and recorded on December 24, 1997, as Book M97 Page 41882 of the Official Records of Klamath County, Oregon, and

WHEREAS, the undersigned ASSOCIATES HOME EQUITY SERVICES, INC. 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 STEWART TITLE, A Corporation, the original Trustee thereunder,

NOW, THEREFORE, the undersigned hereby substitutes S. A. Wileman, 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 July 23, 2000

ASSOCIATES HOME EQUITY SERVICES, INC.

By:

*[Signature]*

Substitute Trustee, S. A. Wileman

By:

*[Signature]*

W. H. Wileman, Attorney in fact



\*00019237\* AHES DKM

State of Texas )

County of Tarrant )

On July 23, 2000, before me, a Notary Public, in and for said county and state, personally appeared W. H. Wileman, Attorney in fact, for ASSOCIATES HOME EQUITY SERVICES, 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 Lowrance  
My Commission Expires: July 20, 2002

State of Texas )

County of Tarrant )

On July 23, 2000, before me, a Notary Public, in and for said county and state, personally appeared S. A. Wileman, Substitute Trustee for STEWART TITLE, (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 Lowrance  
My Commission Expires: July 20, 2002

State of Oregon, County of Klamath  
Recorded 08/09/00, at 10:29 a.m.  
In Vol. M00 Page 29101  
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

SKY/SP RLS O/ ASO