

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

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

WHEREAS, JOYCE M. MILLER, was the original Trustor, FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON, A Corporation, was the original Trustee, and ASSOCIATES FINANCIAL SERVICES COMPANY OF OREGON, INC., was the original Beneficiary, under that certain Deed of Trust dated 08/31/1998, and recorded on September 4, 1998, as Instrument # 32600 Volume M98 Page 32599 of the Official Records of Klamath County, Oregon, and

WHEREAS, the undersigned ASSOCIATES FINANCIAL SERVICES COMPANY OF OREGON, 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 FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON, A Corporation, the original Trustee thereunder,

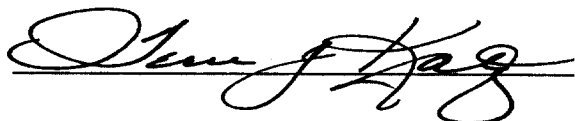
NOW, THEREFORE, the undersigned hereby substitutes Terri J. Katz, as Trustee under said Deed of Trust, and As substitute Trustee,

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 January 25, 2001

ASSOCIATES FINANCIAL SERVICES COMPANY OF OREGON, INC.



Substitute Trustee, Terri J. Katz

By:



W. H. Wileman, Attorney in fact

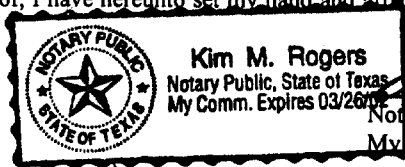


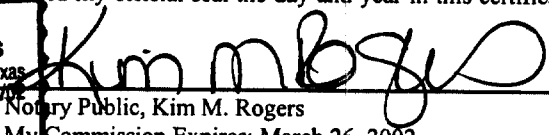
\*00052077\* AHES DKM

State of Texas )  
County of Dallas )

On January 25, 2001, before me, a Notary Public, in and for said county and state, personally appeared W. H. Wileman, Attorney in fact, for ASSOCIATES FINANCIAL SERVICES COMPANY OF OREGON, 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.



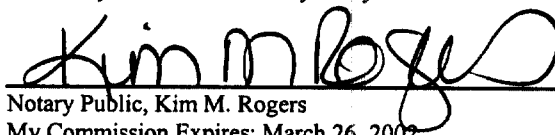
  
Notary Public, Kim M. Rogers  
My Commission Expires: March 26, 2002

State of Texas )  
County of Dallas )

On January 25, 2001, before me, a Notary Public, in and for said county and state, personally appeared Terri J. Katz, Substitute Trustee for FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON, (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.



  
Notary Public, Kim M. Rogers  
My Commission Expires: March 26, 2002

State of Oregon, County of Klamath  
Recorded 02/01/01, at 2:19 p. m.  
In Vol. M01 Page 4144  
Linda Smith,  
County Clerk Fee \$ 26.00

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

OR Klamath

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26