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

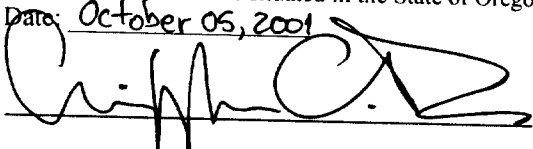
Vol M01 Page 52517

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, MARK ALLEN TUNNO, was the original Trustor, AMERITITLE, A Corporation, was the original Trustee, and ALLEN KEITH NELSON, was the original Beneficiary, under that certain Deed of Trust dated 10/23/97, and recorded on November 12, 1997, as Book 11197 Page 37407 of the Official Records of Klamath County, Oregon, and WHEREAS, the undersigned ASSOCIATES FINANCIAL SERVICES COMPANY, 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 AMERITITLE, A Corporation, the original Trustee thereunder, NOW, THEREFORE, the undersigned hereby substitutes Christopher Dorr, 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:

Date: October 05, 2001

ASSOCIATES FINANCIAL SERVICES COMPANY, INC.



By:



Substitute Trustee, Christopher Dorr OSB# 99252

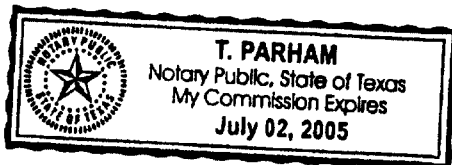
W. H. Wileman, Attorney in fact



01018562 PMO-W DKM

State of Texas County of Tarrant

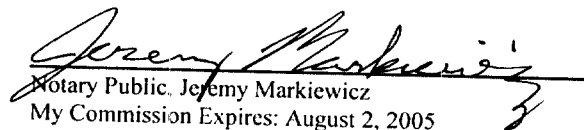
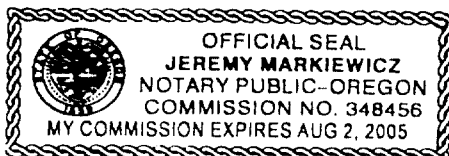
On 9/30/01 before me, a Notary Public, in and for said county and state, personally appeared W. H. Wileman, Attorney in fact, for ASSOCIATES FINANCIAL SERVICES COMPANY, INC., (known to me) (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument on behalf 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, T. Parham
My Commission Expires: 07/02/2005

State of Oregon County of Multnomah

On October 05, 2001, before me, a Notary Public, in and for said county and state, personally appeared Christopher Dorr, Substitute Trustee for AMERITITLE, (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, Jeremy Markiewicz
My Commission Expires: August 2, 2005

State of Oregon, County of Klamath
Recorded 10/16/01 at 9:02a m.
In Vol. M01 Page 52517
Linda Smith,
County Clerk Fee\$ 26⁰⁰

OR Klamath

APM-W/SAT/ASO