

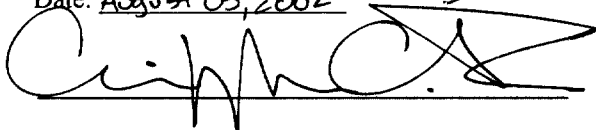
RETURN TO & PREPARED BY: S. A. Wileman

Orion Financial Group, Inc.
2860 Exchange Blvd. # 100
Southlake, TX 76092

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, LORI E SMITH, was the original Trustor, AMERITITLE, A Corporation, was the original Trustee, and CENTEX HOME EQUITY, was the original Beneficiary, under that certain Deed of Trust dated 2/24/2000, and recorded on March 1, 2000, as Book M00 Page 6456 of the Official Records of Klamath County, Oregon, and WHEREAS, the undersigned CENTEX HOME EQUITY 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: Property Address: 10120 YONNA DR, BONANZA, OR 97623

Date: August 05, 2002



Substitute Trustee, Christopher Dorr OSB# 99252

CENTEX HOME EQUITY

By:



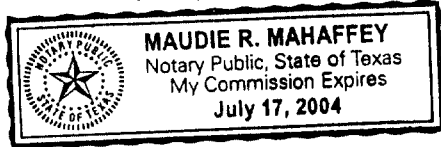
S. A. Wileman, Vice President

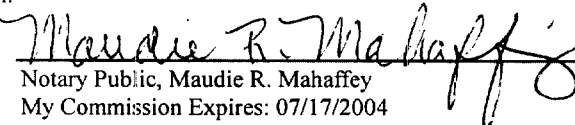


SMITH CTX MM *01084598*

State of Texas County of Tarrant


On 7/31/2002 before me, a Notary Public, in and for said county and state, personally appeared S. A. Wileman, Vice President, for CENTEX HOME EQUITY, (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.

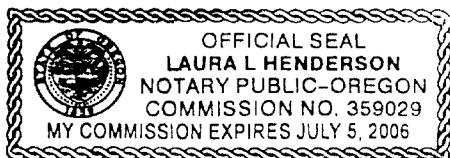



Notary Public, Maudie R. Mahaffey
My Commission Expires: 07/17/2004

State of Oregon County of Multnomah

On 08/05/02, 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, Laura L. Henderson
My Commission Expires: July 5, 2006



State of Oregon, County of Klamath
Recorded 08/16/2002 9:03 a. m.
Vol M02, Pg 46136
Linda Smith, County Clerk
Fee \$ 21.00 # of Pgs 1

OR Klamath

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CHEC/REL/CHE