

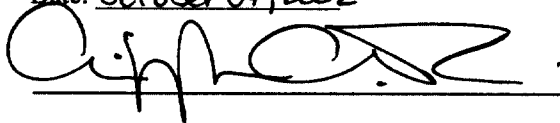
RETURN TO: S. A. Wileman
Orion Financial Group, Inc.
2860 Exchange Blvd. # 100
Southlake, TX 76092

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

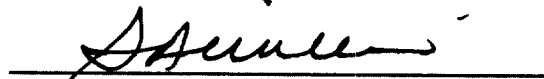
WHEREAS, JOHN EDWARD TOFELL AND SHARON M. TOFELL, AN ESTATE IN FEE SIMPLE AS TENANTS BY THE ENTIRETY, was the original Trustor, FIRST AMERICAN TITLE INSURANCE COMPANY, A Corporation, was the original Trustee, and GE CAPITAL MORTGAGE SERVICES, INC., was the original Beneficiary, under that certain Deed of Trust dated 10/11/1999, and recorded on October 15, 1999, as Book M99 Page 41121 of the Official Records of Klamath County, Oregon, and WHEREAS, the undersigned GE CAPITAL MORTGAGE 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 FIRST AMERICAN TITLE INSURANCE COMPANY, 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: 7017 SIERRA PLACE, KLAMATH FALLS, OR 97603

Date: October 07, 2002

GE CAPITAL MORTGAGE SERVICES, INC.



By:



Substitute Trustee, Christopher Dorr OSB# 99252

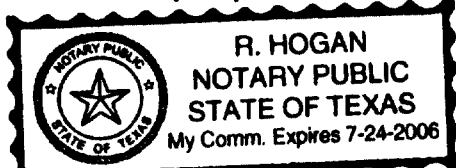
S. A. Wileman, Authorized Signator



TOFELL AHES DKM *01094099*

State of Texas County of Tarrant

On 9/27/2002 before me, a Notary Public, in and for said county and state, personally appeared S. A. Wileman, Authorized Signator, for GE CAPITAL MORTGAGE 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.

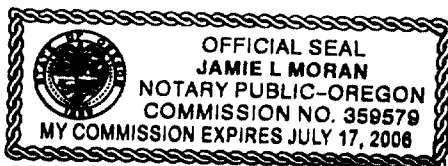


Notary Public, R. Hogan

My Commission Expires: 07/24/2006

State of Oregon County of Multnomah

On October 08, 2002, before me, a Notary Public, in and for said county and state, personally appeared Christopher Dorr, Substitute Trustee for FIRST AMERICAN TITLE INSURANCE COMPANY, (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, Jamie L. Moran

My Commission Expires: July 17, 2006

State of Oregon, County of Klamath

Recorded 10/16/2002 8:18 a. m.

Vol M02, Pg 58853

Linda Smith, County Clerk

Fee \$ 26.00 # of Pgs 1

OR Klamath

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SKY/R & R/AHE