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RECORD SECOND

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

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, JEFFREY LYNN LEE AND LANA L. LEE, AS TENANTS BY THE ENTIRETY, was the original Trustor, FIRST AMERICAN TITLE, A Corporation, was the original Trustee, and GATEWAY FINANCIAL SERVICES, AN OREGON CORPORATION, was the original Beneficiary, under that certain Deed of Trust dated 3/30/99, and recorded on May 5, 1999, as Book 99 Page 12102 of the Official Records of Klamath County, Oregon, and WHEREAS, the undersigned KEY BANK USA, N.A. 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, 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: 40140 BUNN WAY, BONANZA, OR 97623

Date: December 20, 2002

KEY BANK USA, N.A. Attorney in fact Orion Financial Group, Inc.

By:



Substitute Trustee, Christopher Dorr OSB# 99252

A. Tucker, Assistant Vice President



LEE KEY JLR *02025306*

State of Texas County of Tarrant

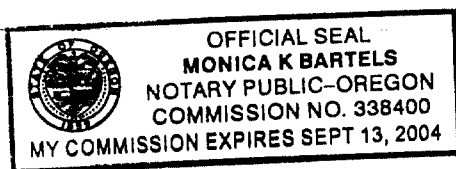
On 12/18/02 before me, a Notary Public, in and for said county and state, personally appeared A. Tucker, Assistant Vice President, Orion Financial Group, Inc. Attorney in fact for KEY BANK USA, N.A., (known to me) (or proved to me on the basis of satisfactory evidence) to be the person who executed the 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.

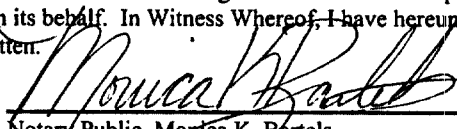



Notary Public, S. C. Killough
My Commission Expires: 07/20/2006

State of Oregon County of Multnomah

On 12-23-02, before me, a Notary Public, in and for said county and state, personally appeared Christopher Dorr, Substitute Trustee for FIRST AMERICAN 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.




Notary Public, Monica K. Bartels
My Commission Expires: September 13, 2004

State of Oregon, County of Klamath
Recorded 01/07/2003 9:29 a m.
Vol M03 Pg 00926
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

OR Klamath

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KEY/SPC BL REL/KEY