

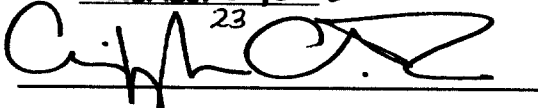
RETURN TO: S. A. Wileman
Orion Financial Group, Inc.
2860 Exchange Blvd. # 100
Southlake, TX 76092

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, DONALD K. DINGER AND BETTY J. DINGER, was the original Trustor, GENERAL COUNSEL FOR ASSOCIATES HOME EQUITY SERVICES, INC., A Corporation, was the original Trustee, and ASSOCIATES HOME EQUITY SERVICES, INC., was the original Beneficiary, under that certain Deed of Trust dated 7/30/99, and recorded on August 2, 1999, as Book M99 Page 30864 of the Official Records of Klamath County, Oregon, and WHEREAS, the undersigned ASSOCIATES HOME EQUITY 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 GENERAL COUNSEL FOR ASSOCIATES HOME EQUITY SERVICES, INC., 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: MORTGAGE RERECORDED ON 03/23/00 IN VOLUME M00 PAGE 9511 Property Address: 1440 DAYTON STREET, KIAMATH FALLS, OR 97603

Date: December 20, 2002

ASSOCIATES HOME EQUITY SERVICES, INC.



Substitute Trustee, Christopher Dorr OSB# 99252

By:



S. A. Wileman, Vice President

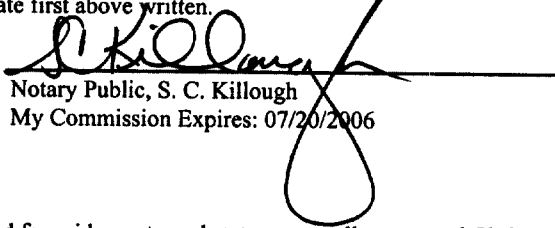


DINGER CITI JLR *02024470*

State of Texas County of Tarrant

On 12/14/02 before me, a Notary Public, in and for said county and state, personally appeared S. A. Wileman, Vice President, for ASSOCIATES HOME EQUITY 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.



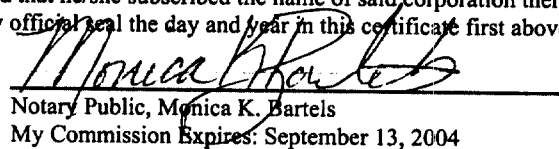


Notary Public, S. C. Killough
My Commission Expires: 07/20/2006

State of Oregon County of Multnomah

On December 23, 2002, before me, a Notary Public, in and for said county and state, personally appeared Christopher Dorr, Substitute Trustee for GENERAL COUNSEL FOR ASSOCIATES HOME EQUITY 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, Monica K. Bartels
My Commission Expires: September 13, 2004

State of Oregon, County of Klamath
Recorded 01/14/2003 8:28 a m.
Vol M03 Pg 02173
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

OR Klamath

71-204200
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