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'03 JAN 16 AM 11:41
RETURN TO: S. A. Wileman
Orion Financial Group, Inc.
2860 Exchange Blvd. # 100
Southlake, TX 76092

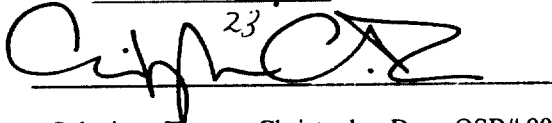
Vol M03 Page 03061

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.



Substitute Trustee, Christopher Dorr OSB# 99252

*SEE ATTACHED EXHIBIT A

By: 

A. Tucker, Assistant Vice President

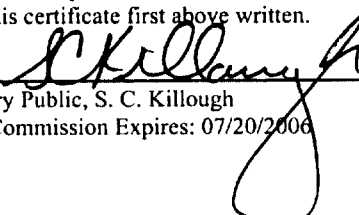


LEE KEY JLR *02025306*

State of Texas County of Tarrant

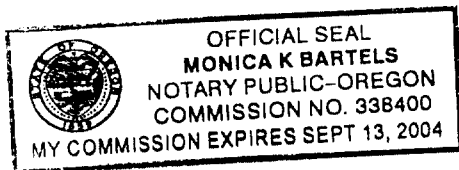
On 12/18/02 before me, a Notary Public, in and for said county and state, personally appeared A. Tucker, Assistant Vice President, Orion Financial Group, Inc. Attorney in fact for KEY BANK USA, N.A., (known to me) (or proved to me on the basis of satisfactory evidence) to be the person who executed the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

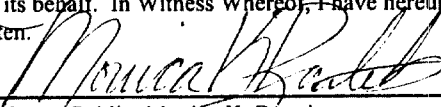



Notary Public, S. C. Killough
My Commission Expires: 07/20/2006

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

* THIS IS BEING RE-RECORDED TO ADD EXHIBIT A.

~~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

8549745KF
KEY/SPC BL REL/KEY

State of Oregon, County of Klamath
Recorded 01/16/2003 11:41 a.m.
Vol M03 Pg 03061-62
Linda Smith, County Clerk
Fee \$ 10.00 RR # of Pgs 2

27
25 10th RR
16 opa

03062

Return To: S. A. Wileman
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Southlake, TX 76092

Exhibit A

XXXXXXXXXXXX

AFFIDAVIT OF LOST ASSIGNMENT

BE IT KNOWN that on this 12/18/2002, before me, the undersigned authority, a Notary Public duly commissioned and qualified in and for the State and County aforesaid, personally came and appeared A. Tucker who, upon being duly sworn, did depose and state as follows:

1. That he is the Assistant Vice President of Orion Financial Group, Inc. for **KEY BANK USA, N.A.**, ("Affiant") and is duly authorized to execute this Affidavit of Lost Assignment ("Affidavit") in such capacity; and
2. That Affiant is the holder, owner and/or servicer of that certain loan or obligation evidenced by a certain promissory note (the "Note") and mortgage, Deed of Trust or Deed to Secure Debt (the "Mortgage") identified as follows:

Date of Note: 3/30/1999

Original Principal Amount: \$ 24,000.00

Original Borrower: JEFFREY LYNN LEE AND LANA L. LEE, AS TENANTS BY THE ENTIRETY

Original Mortgagee: GATEWAY FINANCIAL SERVICES, AN OREGON CORPORATION

Mortgage/Deed of Trust Recording Date: 5/5/1999

Book 99 Page 12102

County: Klamath

State: OR

Property Address: 40140 BUNN WAY, BONANZA, OR 97623

3. Based upon a diligent search of the property records, and the records of Affiant, it appears that the Assignment of Mortgage from **GATEWAY FINANCIAL SERVICES, 740 SW 21st Avenue, # 300, Portland, OR 97205** ("Grantor/Assignor") to **KEY BANK USA, N.A., 2 Gatehall Dr., Parsippany, NJ 07054** ("Grantee/Assignee") was never recorded and inadvertently not completed, and it is not now obtainable for the following reasons, to wit:

ORIGINAL LOST AND NEVER RECORDED

4. That the purpose of this Affidavit is to establish such facts.



KEY BANK USA, N.A.

Orion Financial Group, Inc. Attorney in fact

By:

A. Tucker, Assistant Vice President

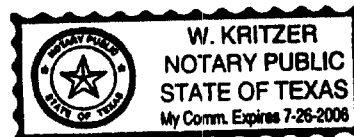


State of Texas, County of Tarrant

On the 12/18/2002 before me, the undersigned, a Notary Public in and for said State, personally appeared A. Tucker, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her capacity, and that by his/her signature(s) on the instrument, the individual(s), or the person upon behalf of which individual(s) acted, executed the instrument.

Notary Public, W. Kritzer

My Commission Expires: July 26, 2006



Witness: C. Lafferty

Witness: S. Overall

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

OR Klamath

8549745KF
KEY/SPPRJ-ASN/KEY