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Vol M03 Page 25919

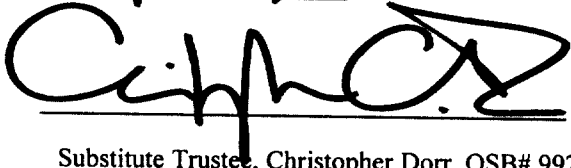
RETURN TO: S. A. Wileman  
Orion Financial Group, Inc.  
2860 Exchange Blvd. # 100  
Southlake, TX 76092

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

WHEREAS, HILMER SHERMAN AND BARBARA SHERMAN, HUSBAND AND WIFE, was the original Trustor, CHICAGO TITLE COMPANY, A Corporation, was the original Trustee, and MILLENNIA MORTGAGE CORP., A CALIFORNIA CORPORATION, was the original Beneficiary, under that certain Deed of Trust dated 5/9/2002, and recorded on June 5, 2002, as Book M02 Page 33047 of the Official Records of Klamath County, Oregon, and WHEREAS, the undersigned FRANKLIN CREDIT MANAGEMENT CORPORATION 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 CHICAGO TITLE 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. Property Address: 5835 BRANT DRIVE, BONANZA, OR 97623

Date: April 07, 2003

FRANKLIN CREDIT MANAGEMENT CORPORATION Attorney in f...  
Orion Financial Group, Inc.



Substitute Trustee, Christopher Dorr OSB# 99252

By:



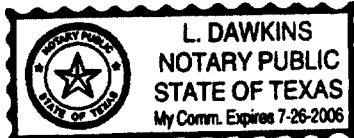
A. Tucker, Assistant Vice President



SHERMAN FCMC JLR \*02038086\*

State of Texas County of Tarrant

On 4/7/2003 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 FRANKLIN CREDIT MANAGEMENT CORPORATION, (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.

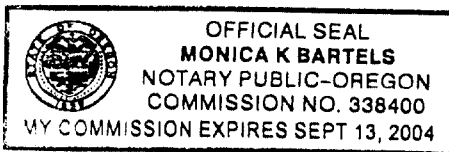


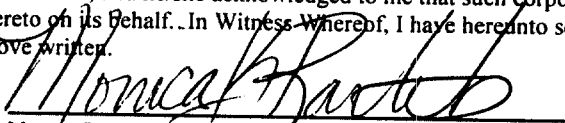


Notary Public, L. Dawkins  
My Commission Expires: 07/26/2006

State of Oregon County of Multnomah

On 4-7-03, before me, a Notary Public, in and for said county and state, personally appeared Christopher Dorr, Substitute Trustee for CHICAGO TITLE 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, Monica K. Bartels  
My Commission Expires: September 13, 2004

State of Oregon, County of Klamath  
Recorded 04/23/2003 8:32 a. m.  
Vol M03 Pg 25919  
Linda Smith, County Clerk  
Fee \$ 26.00 # of Pgs 1

OR Klamath

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FCMC- MTG REL.

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