

'03 MAY 28 AM 9:23

Vol M03 Page 35771

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

**SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE**

WHEREAS, **ROBERT B. LUTHER, III AND JENNIFER L. LUTHER**, was the original Trustor, KEY BANK USA, NA., A Corporation, was the original Trustee, and KEY BANK USA, NATIONAL ASSOCIATION, was the original Beneficiary, under that certain Deed of Trust dated 11/27/2000, and recorded on December 4, 2000, as Book M00 Page 43456 of the Official Records of Klamath County, Oregon, and WHEREAS, the undersigned KEY BANK USA, NATIONAL ASSOCIATION 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 KEY BANK USA, NA., 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: 4720 DENVER, KLAMATH FALLS, OR 97603

Date: May 16, 2003

KEY BANK USA, NATIONAL ASSOCIATION Attorney in fact Orion Financial Group, Inc.

Substitute Trustee, Christopher Dorr OSB# 99252

By:

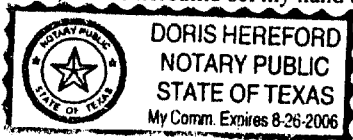
S. A. Wileman, Sr. Vice President



LUTHER KEY MM \*01128388\*

State of Texas County of Tarrant

On 5/15/2003 before me, a Notary Public, in and for said county and state, personally appeared S. A. Wileman, Sr. Vice President, Orion Financial Group, Inc. Attorney in fact for KEY BANK USA, NATIONAL ASSOCIATION, (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.

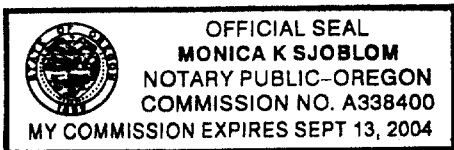


Notary Public, Doris Hereford  
My Commission Expires: 08/26/2006

State of Oregon County of Multnomah

On 5-16-03, before me, a Notary Public, in and for said county and state, personally appeared Christopher Dorr, Substitute Trustee for KEY BANK USA, NA., (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. Sjoblom  
My Commission Expires: September 13, 2004



State of Oregon, County of Klamath  
Recorded 05/28/2003 9:23 a. m.  
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Linda Smith, County Clerk  
Fee \$ 26.00 # of Pgs 1

OR Klamath

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KEY/RELEASES/KBU