

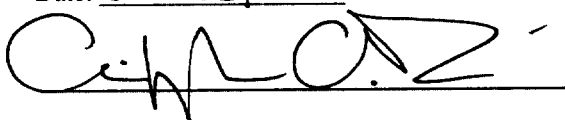
RETURN TO: S. A. Wileman
Orion Financial Group, Inc.
2860 Exchange Blvd. # 100
Southlake, TX 76092

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, **RAYMOND K. BULLARD AND MARTHA A. BULLARD, AS TENANTS BY THE ENTIRETY**, was the original Trustor, **ASPEN TITLE AND ESCROW, A Corporation**, was the original Trustee, and **CITIFINANCIAL, INC.**, was the original Beneficiary, under that certain Deed of Trust dated 5/29/2002, and recorded on May 31, 2002, as Volume M02 Page 32048 of the Official Records of Klamath County, Oregon, and WHEREAS, the undersigned **CITIFINANCIAL, 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 **ASPEN TITLE AND ESCROW, 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: 1 SOUSA ROAD, BEATTY, OR 97621


Date: June 05, 2003

CITIFINANCIAL, INC.



Substitute Trustee, Christopher Dorr OSB# 99252

By:



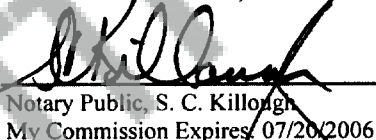
S. A. Wileman, Vice President

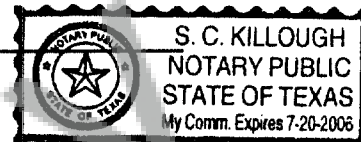


BULLARD CITI DKM *02043886*

State of Texas County of Tarrant

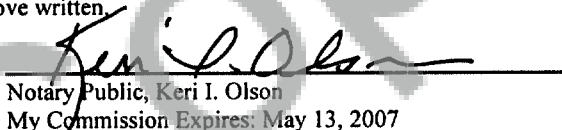
On 5/31/2003 before me, a Notary Public, in and for said county and state, personally appeared S. A. Wileman, Vice President, for CITIFINANCIAL, INC., (known to me) (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument on behalf of the corporation 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.

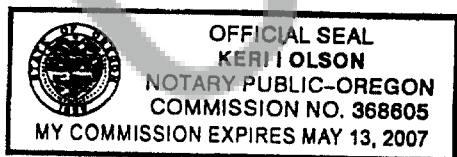

Notary Public, S. C. Killough
My Commission Expires: 07/20/2006



State of Oregon County of Multnomah

On 6-5-03, before me, a Notary Public, in and for said county and state, personally appeared Christopher Dorr, Substitute Trustee for **ASPEN TITLE AND ESCROW**, (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, Keri I. Olson
My Commission Expires: May 13, 2007



State of Oregon, County of Klamath
Recorded 06/17/2003 9:05 a m.
Vol M03 Pg 41238
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

OR Klamath

71-262662
CITI-CCC-RET.REL