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State of Oregon, County of Klamath
Recorded 01/27/2004 8:47a m
Vol M04 Pg 4878
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

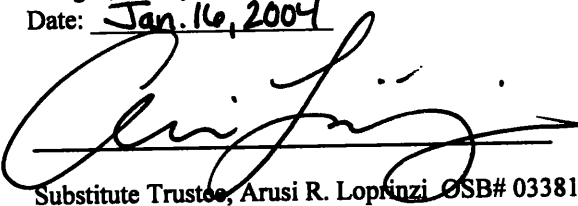
RETURN TO: S. A. Wileman
Orion Financial Group, Inc.
2860 Exchange Blvd. # 100
Southlake, TX 76092

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, JOHN L WHITE, II AND PAULA L HENDERSON-WHITE, was the original Trustor, ASPEN TITLE AND ESROW, A Corporation, was the original Trustee, and ASSOCIATES FINANCIAL SERVICES COMPANY OF OREGON, INC., was the original Beneficiary, under that certain Deed of Trust dated 9/12/2000, and recorded on September 15, 2000, as Book M00 Page 33756 of the Official Records of Klamath County, Oregon, and WHEREAS, the undersigned ASSOCIATES FINANCIAL SERVICES COMPANY OF OREGON, 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 ESROW, A Corporation, the original Trustee thereunder, NOW, THEREFORE, the undersigned hereby substitutes Arusi R. Loprinzi, 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: 2625 TOQUA ROAD, CHILOQUIN, OR 97624

Date: Jan. 16, 2004

ASSOCIATES FINANCIAL SERVICES COMPANY OF
OREGON, INC.


Substitute Trustee, Arusi R. Loprinzi OSB# 03381

By:

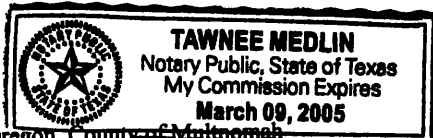

S. A. Wileman, Vice President

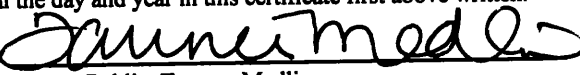


WHITE CITI CJC *03073363*

State of Texas County of Tarrant

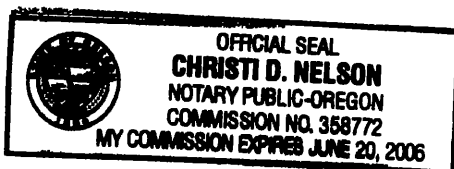
On 12/26/2003 before me, a Notary Public, in and for said county and state, personally appeared S. A. Wileman, Vice President, for ASSOCIATES FINANCIAL SERVICES COMPANY OF OREGON, INC., (known to me) (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument 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.

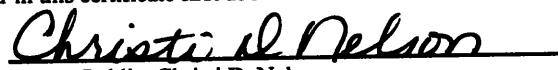



Notary Public, Tawnee Medlin
My Commission Expires: 03/09/2005

State of Oregon County of Multnomah

On Jan. 16, 2004 before me, a Notary Public, in and for said county and state, personally appeared Arusi R. Loprinzi, Substitute Trustee for ASPEN TITLE AND ESROW, (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, Christi D. Nelson
My Commission Expires: June 20, 2006

OR Klamath

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