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State of Oregon, County of Klamath
 Recorded 02/17/2004 8:33 a m
 Vol M04 Pg 8883
 Linda Smith, County Clerk
 Fee \$ 26.00 # of Pgs 1

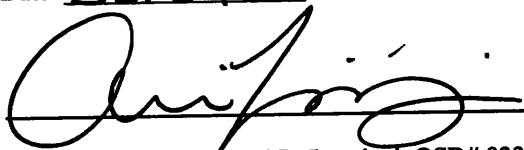
RETURN TO: S. A. Wileman
 Orion Financial Group, Inc.
 2860 Exchange Blvd. # 100
 Southlake, TX 76092

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, CLINTON C. JUSTUS JR., AND JOAN M. JUSTUS, AS TENANTS BY THE ENTIRETY, was the original Trustor, ATLANTIC ASSURANCE COMPANY, A Corporation, was the original Trustee, and CENTEX HOME EQUITY COMPANY, LLC, was the original Beneficiary, under that certain Deed of Trust dated 11/20/2001, and recorded on November 27, 2001, as Book M01 Page 60364 of the Official Records of Klamath County, Oregon, and WHEREAS, the undersigned CENTEX HOME EQUITY COMPANY, LLC 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 ATLANTIC ASSURANCE COMPANY, 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: 36560 HIGHWAY 140 EAST, BEATTY, OR. 97621

Date: Jan 30, 2004

CENTEX HOME EQUITY COMPANY, LLC



Substitute Trustee, Arusi R. Loprinzi OSB# 03381

By:



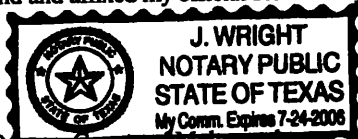
M. E. Wileman, Vice President



JUSTUS CTX JRF *02063382*

State of Texas County of Tarrant

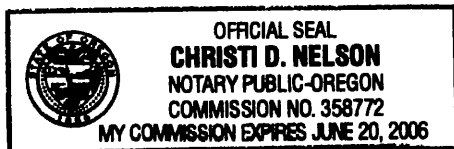
On 1/26/2004 before me, a Notary Public, in and for said county and state, personally appeared M. E. Wileman, Vice President, for CENTEX HOME EQUITY COMPANY, LLC, (known to me) (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument on behalf of the 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.

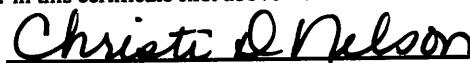



 Notary Public, J. Wright
 My Commission Expires: 07/24/2006

State of Oregon County of Multnomah

On January 30, 2004, before me, a Notary Public, in and for said county and state, personally appeared Arusi R. Loprinzi, Substitute Trustee for ATLANTIC ASSURANCE 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, Christi D. Nelson
 My Commission Expires: June 20, 2006

OR Klamath

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 CHEC/GP2/CTX