

State of Oregon, County of Klamath
Recorded 03/01/2004 9:20 AM
Vol M04 Pg 11666
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

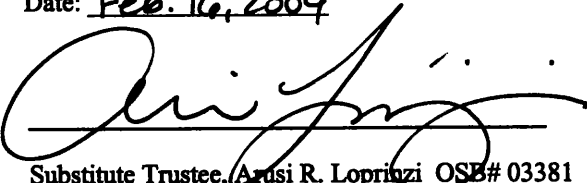
RETURN TO: S. A. Wileman
Orion Financial Group, Inc.
2860 Exchange Blvd. # 100
Southlake, TX 76092


SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, DALE G. SEVERNS, AND LINDA K. SEVERNS, AS TENANTS BY THE ENTIRETY, was the original Trustor, AMERITITLE, A Corporation, was the original Trustee, and CENTEX HOME EQUITY CORPORATION, was the original Beneficiary, under that certain Deed of Trust dated 2/17/1998, and recorded on February 23, 1998, as Book M98 Page 5666 of the Official Records of Klamath County, Oregon, and WHEREAS, the undersigned CENTEX HOME EQUITY 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 AMERITITLE, 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: 5363 GATEWOOD DRIVE, KLAMATH FALLS, OR. 97603

Date: Feb. 16, 2004

CENTEX HOME EQUITY CORPORATION

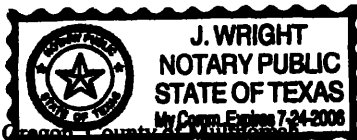

Substitute Trustee, Arusi R. Loprinzi OSB# 03381

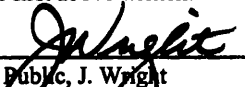
By: 
M. E. Wileman, Vice President



State of Texas County of Tarrant

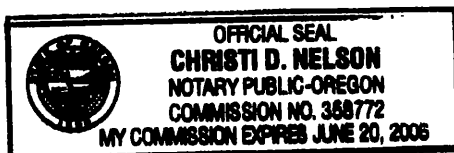
On 2/8/2004 before me, a Notary Public, in and for said county and state, personally appeared M. E. Wileman, Vice President, for CENTEX HOME EQUITY CORPORATION, (known to me) (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument on behalf of the corporation 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.

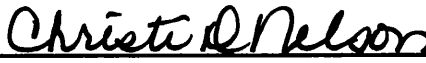



Notary Public, J. Wright
My Commission Expires: 07/24/2006

State of Oregon County of Klamath

On February 16, 2004, before me, a Notary Public, in and for said county and state, personally appeared Arusi R. Loprinzi, Substitute Trustee for AMERITITLE, (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