Vol M04 Page 69351

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State of Oregon, County of Klamath Recorded 10/13/04 9:07 a m 69351 Vol M04 Pg Linda Smith, County Clerk Fee \$ _26° _ # of Pgs # of Pgs

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

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, RONALD DOW WILLIAMS AND PHYLLIS M. WILLIAMS, HUSBAND AND WIFE, was the original Trustor, KLAMATH COUNTY TITLE COMPANY, A Corporation, was the original Trustee, and EQUITABLE SAVINGS AND LOAN ASSOCIATION, AN OREGON CORPORATION, was the original Beneficiary, under that certain Deed of Trust dated 10/7/1977 and recorded on October 14, 1977, as Book 77 Page 19687 of the Official Records of Klamath County, Oregon, and WHEREAS, the undersigned BEAL BANK S.S.B. 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 KLAMATH COUNTY TITLE 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: 1264 TAMARA DRIVE AND 6642 HILTON AVENUE, KLAMATH FALLS, OR 97601

1)Ctober 1,2004

BEAL BANK S.S.B.

Substitute Trustee, Arusi R. Loprinzi OSB# 03381

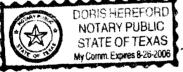
M. E. Wileman, Attorney in fact



State of Texas County of Tarrant

On 9/30/2004 before me, a Notary Public, in and for said county and state, personally appeared M. E. Wileman, Attorney in fact, for BEAL BANK S.S.B., (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.

By:



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

State of Oregon County of Multnomah

On Oct 1, 2004, before me, a Notary Public, in and for said county and state, personally appeared Arusi R. Loprinzi, Substitute Trustee for KLAMATH COUNTY TITLE 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

OFFICIAL SEAL CHRISTI D. NELSON NOTARY PUBLIC-OREGON **COMMISSION NO. 358772** MY COMMISSION EXPIRES JUNE 20, 2006

OR Klamath

12363616 BEAL/REL