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State of Oregon, County of Klamath

Recorded 11/24/04 8:39 A m

Vol M04 Pg 81002

Linda Smith, County Clerk

Fee \$ 21 # of Pgs 1

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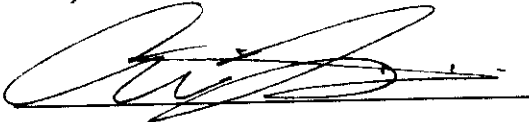
RETURN TO: S. A. Wileman
Orion Financial Group, Inc.
2860 Exchange Blvd. # 100
Southlake, TX 76092

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, **RHONDA L BORGES**, 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 10/15/2001, and recorded on October 16, 2001, as Book M01 Page 52666 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 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: 6545 HAPPY HOLLOW, BONANZA, OR 97623

Date: November 12, 2004

CITIFINANCIAL, INC.



Substitute Trustee, Arusi R. Loprinzi OSB# 03381

By:



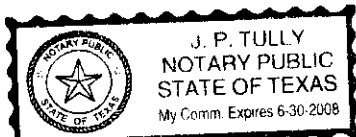
S. A. Wileman, Vice President




BORGES CITI SDF *04049580*

State of Texas County of Tarrant


On 11/12/2004 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.

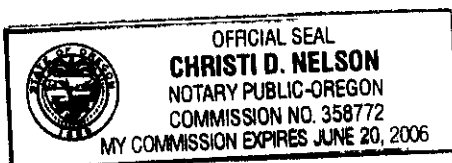



Notary Public, J. P. Tully
My Commission Expires: 06/30/2008

State of Oregon County of Multnomah

On Nov 12, 2004, before me, a Notary Public, in and for said county and state, personally appeared Arusi R. Loprinzi, 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, Christi D. Nelson
My Commission Expires: June 20, 2006



OR Klamath

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CITI-CCC-RET.REL