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State of Oregon, County of Klamath
Recorded 01/11/2005 8:49a m
Vol M05 Pg 01938
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

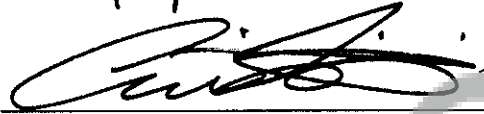
RETURN TO: S. A. Wileman
Orion Financial Group, Inc.
2860 Exchange Blvd. # 100
Southlake, TX 76092

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, SUSAN M STATHOS NKA SUSAN M HOOD, was the original Trustor, GLENN H. PROHASKA, ATTORNEY, A Corporation, was the original Trustee, and CONSECO FINANCE SERVICING CORP., was the original Beneficiary, under that certain Deed of Trust dated 10/17/2001, and recorded on November 5, 2001, as Book M01 Page 56347 of the Official Records of Klamath County, Oregon, and WHEREAS, the undersigned KEY BANK USA, NA. 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 GLENN H. PROHASKA, ATTORNEY, 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: 1861 MANZANITA STREET, KLAMATH FALLS, OR 97601

Date: 12/17/04

KEY BANK USA, NA. Attorney in fact Orion Financial Group, Inc.



Substitute Trustee, Arusi R. Loprinzi OSB# 03381

By:



S. A. Wileman, Sr. Vice President




STATHOS KEY JRF *04059875*

State of Texas County of Tarrant

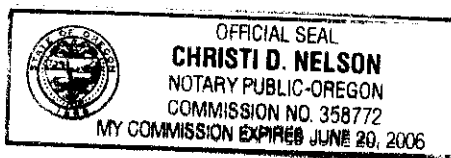
On 12/18/2004 before me, a Notary Public, in and for said county and state, personally appeared S. A. Wileman, Sr. Vice President, Orion Financial Group, Inc. Attorney in fact for KEY BANK USA, NA. , (known to me) (or proved to me on the basis of satisfactory evidence) to be the person who executed the 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.

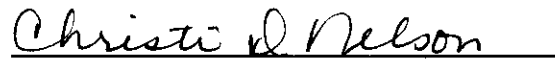



Notary Public, Tawnee Hamic
My Commission Expires: 03/09/2005

State of Oregon County of Multnomah

On Dec 17, 2004, before me, a Notary Public, in and for said county and state, personally appeared Arusi R. Loprinzi, Substitute Trustee for GLENN H. PROHASKA, ATTORNEY, (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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