

State of Oregon, County of Klamath
 Recorded 04/18/2005 9:10 a m
 Vol M05 Pg 26650
 Linda Smith, County Clerk
 Fee \$ 26.00 # of Pgs 1

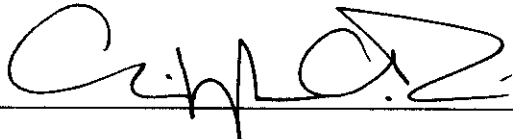
RETURN TO: S. A. Wileman
 Orion Financial Group, Inc.
 2860 Exchange Blvd. # 100
 Southlake, TX 76092

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, JAMES E. PALMER AND MARYANNA PALMER, AS TENANTS BY THE ENTIRETY, was the original Trustor, MOUNTIAN TITLE COMPANY OF KLAMATH COUNTY, A Corporation, was the original Trustee, and ALL SERVICE MORTGAGE, INC., A CORPORATION, was the original Beneficiary, under that certain Deed of Trust dated 8/2/1995, and recorded on August 8, 1995, as Book M95 Page 21049 of the Official Records of Klamath County, Oregon, and WHEREAS, the undersigned FRANKLIN CREDIT MANAGEMENT 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 MOUNTIAN TITLE COMPANY OF KLAMATH COUNTY, A Corporation, the original Trustee thereunder, NOW, THEREFORE, the undersigned hereby substitutes Christopher C. Dorr, 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: 9332 REEDER ROAD, KLAMATH FALLS, OR 97603

Date: April 08, 2005

FRANKLIN CREDIT MANAGEMENT CORPORATION
 Attorney in fact Orion Financial Group, Inc.



By:



Substitute Trustee, Christopher C. Dorr OSB# 99252

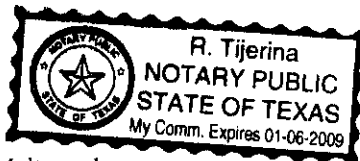
S. A. Wileman, Sr. Vice President



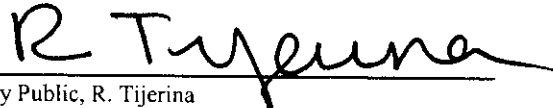
PALMER FCMC SDF *01188258*

State of Texas County of Tarrant

On 3/31/2005 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 FRANKLIN CREDIT MANAGEMENT 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.

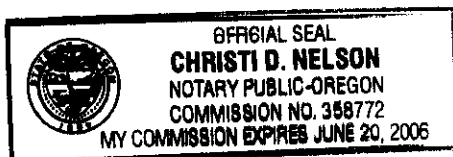


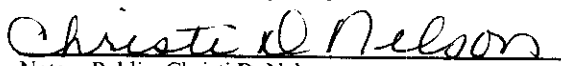
Notary Public, R. Tijerina
 My Commission Expires: 01/06/2009



State of Oregon County of Multnomah

On April 8, 2005, before me, a Notary Public, in and for said county and state, personally appeared Christopher C. Dorr, Substitute Trustee for MOUNTIAN TITLE COMPANY OF KLAMATH COUNTY, (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

416030
 FCMC/SAT/FFC