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State of Oregon, County of Klamath
 Recorded 05/17/05 9:46 a m
 Vol M05 Pg 35456
 Linda Smith, County Clerk
 Fee \$ 26.00 # of Pgs 1

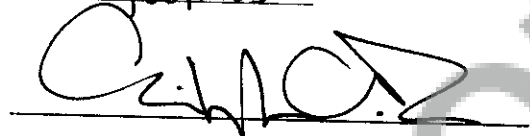
RETURN TO: S. A. Wileman
 Orion Financial Group, Inc.
 2860 Exchange Blvd. # 100
 Southlake, TX 76092

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, DOMINIC HAYDEN AND MANDY LEE HAYDEN, AS TENANTS BY THE ENTIRETY, was the original Trustor, ASPEN TITLE AND ESCROW, INC., A Corporation, was the original Trustee, and ASSOCIATES FINANCIAL SERVICES COMPANY OF OREGON, INC., was the original Beneficiary, under that certain Deed of Trust dated 8/6/1999, and recorded on August 18, 1999, as Book M99 Page 33421 of the Official Records of Klamath County, Oregon, and WHEREAS, the undersigned ASSOCIATES FINANCIAL SERVICES COMPANY OF OREGON, 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, INC., 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: 1221 EAST ST, KLAMATH FALLS, OR 97601

Date: May 06, 2005

ASSOCIATES FINANCIAL SERVICES COMPANY OF OREGON, INC.



By:



Substitute Trustee, Christopher C. Dorr OSB# 99252

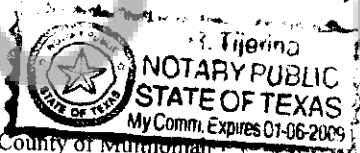
S. A. Wileman, Vice President

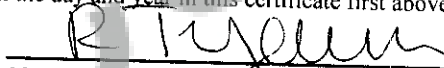


HAYDEN CITI SDF *05012468*

State of Texas County of Tarrant

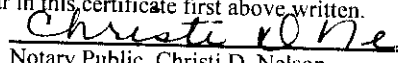
On 4/30/2005 before me, a Notary Public, in and for said county and state, personally appeared S. A. Wileman, Vice President, for ASSOCIATES FINANCIAL SERVICES COMPANY OF OREGON, INC., (known to me) (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument 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, R. Tijerina
 My Commission Expires: 01/06/2009

State of Oregon County of Multnomah

On May 6, 2005, before me, a Notary Public, in and for said county and state, personally appeared Christopher C. Dorr, Substitute Trustee for ASPEN TITLE AND ESCROW, 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, Christi D. Nelson
 My Commission Expires: June 20, 2006



OR Klamath

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