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State of Oregon, County of Klamath
Recorded 07/13/05 8:36 a m
Vol M05 Pg 53393
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

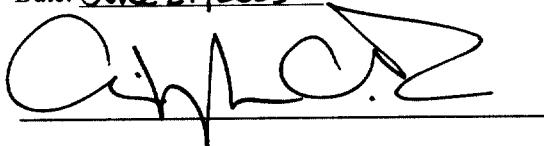
RETURN TO: S. A. Wileman
Orion Financial Group, Inc.
2860 Exchange Blvd. # 100
Southlake, TX 76092

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, JOHN M BURNS, 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 3/12/2002, and recorded on March 14, 2002, as Book M02 Page 15189 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 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: 2823 HOMEDALE, KLAMATH FALLS, OR 97603

Date: June 27, 2005

CITIFINANCIAL, INC.



Substitute Trustee, Christopher C. Dorr OSB# 99252

By:



S. A. Wileman, Vice President

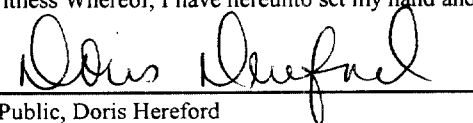


BURNS CITI LER *05048709*

State of Texas County of Tarrant

On 6/20/2005 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.

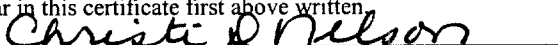




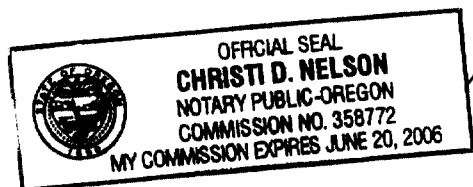
Notary Public, Doris Hereford
My Commission Expires: 08/26/2006

State of Oregon County of Multnomah

On June 27, 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, (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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