

State of Oregon, County of Klamath

Recorded 07/20/05 9:17 a mVol M05 Pg 55587

Linda Smith, County Clerk

Fee \$ 26⁰⁰ # of Pgs 1

RETURN TO: S. A. Wileman

Orion Financial Group, Inc.

2860 Exchange Blvd. # 100

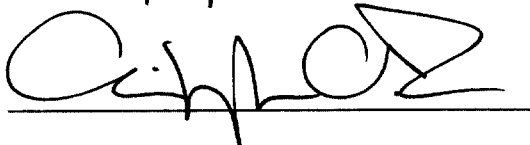
Southlake, TX 76092

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, **LYNDA D. GOINS**, was the original Trustor, FIRST AMERICAN TITLE COMPANY, A Corporation, was the original Trustee, and CENTEX HOME EQUITY COMPANY, LLC, was the original Beneficiary, under that certain Deed of Trust dated 3/28/2003, and recorded on April 2, 2003, as Book M03 Page 20053 of the Official Records of Klamath County, Oregon, and WHEREAS, the undersigned CENTEX HOME EQUITY COMPANY, LLC 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 FIRST AMERICAN TITLE COMPANY, 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: 4333 ARTHUR STREET, KLAMATH FALLS, OR 97603

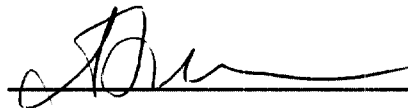
Date: July 05, 2005

CENTEX HOME EQUITY COMPANY, LLC



Substitute Trustee, Christopher C. Dorr OSB# 99252

By:



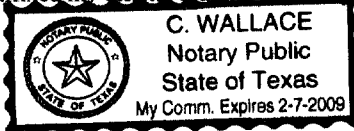
A. Tucker, Vice President



GOINS CTX TMPCAF *05059831*

State of Texas County of Tarrant

On 6/21/2005 before me, a Notary Public, in and for said county and state, personally appeared A. Tucker, Vice President, for CENTEX HOME EQUITY COMPANY, LLC, (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.

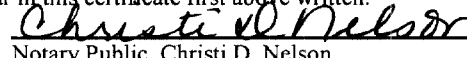



Notary Public, C. Wallace

My Commission Expires: 02/07/2009

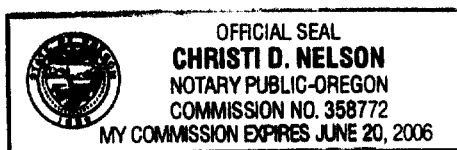
State of Oregon County of Multnomah

On July 5, 2005, before me, a Notary Public, in and for said county and state, personally appeared Christopher C. Dorr, Substitute Trustee for FIRST AMERICAN TITLE COMPANY, (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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CHEC/KAREN - GRP 2