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State of Oregon, County of Klamath
 Recorded 07/20/05 9:17a m
 Vol M05 Pg 55589
 Linda Smith, County Clerk
 Fee \$ 26⁰⁰ # of Pgs 1

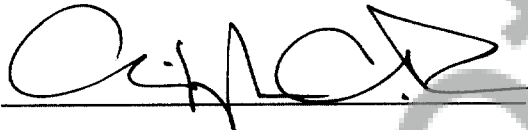
RETURN TO: S. A. Wileman
 Orion Financial Group, Inc.
 2860 Exchange Blvd. # 100
 Southlake, TX 76092

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, **FREDERICK ACKLIN AND MARY ACKLIN, HUSBAND AND WIFE**, was the original Trustor, AMERITITLE, A Corporation, was the original Trustee, and GREENPOINT MORTGAGE FUNDING, INC., was the original Beneficiary, under that certain Deed of Trust dated 8/25/2000, and recorded on August 30, 2000, as Book M00 Page 31917 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 AMERITITLE, 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: 7777 BALSAM DRIVE, KLAMATH FALLS, OR 97601

Date: July 11, 2005

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



Substitute Trustee, Christopher C. Dorr OSB# 99252

By:



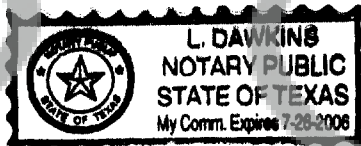
S. A. Wileman, Sr. Vice President

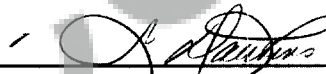


ACKLIN FCMC SDF *01190621*

State of Texas County of Tarrant

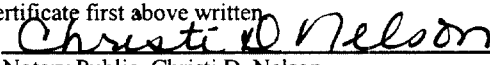
On 6/29/2005 before me, a Notary Public, in and for said county and state, personally appeared S. A. Wileman, Sr. Vice President, Orion Financial Group, Inc. Attorney in fact for FRANKLIN CREDIT MANAGEMENT CORPORATION, (known to me) (or proved to me on the basis of satisfactory evidence) to be the person 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.

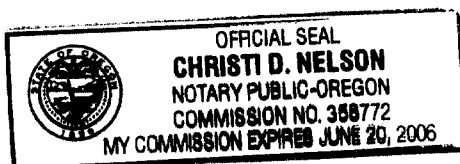



 Notary Public, L. Dawkins
 My Commission Expires: 07/26/2006

State of Oregon County of Multnomah

On July 11, 2005, before me, a Notary Public, in and for said county and state, personally appeared Christopher C. Dorr, Substitute Trustee for AMERITITLE, (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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 FCMC/SAT/FFC

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