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State of Oregon, County of Klamath
Recorded 07/29/05 8:59 AM
Vol M05 Pg 58859
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

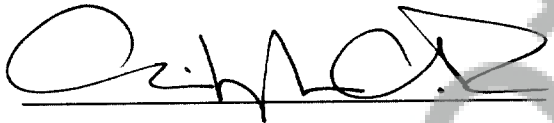
RETURN TO: S. A. Wileman
Orion Financial Group, Inc.
2860 Exchange Blvd. # 100
Southlake, TX 76092

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, **PETER H. HEIDRICH, AN ESTATE IN FEE SIMPLE**, was the original Trustor, **FIRST AMERICAN TITLE, A Corporation**, was the original Trustee, and **AXIOM FINANCIAL SERVICES**, was the original Beneficiary, under that certain Deed of Trust dated 12/10/2002, and recorded on December 17, 2002, as Book M02 Page 73543 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 **FIRST AMERICAN TITLE, 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: 3320 SUMMERS LANE KLAMATH FALLS, OR 97603

Date: July 15, 2005

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



Substitute Trustee, Christopher C. Dorr OSB# 99252

By:



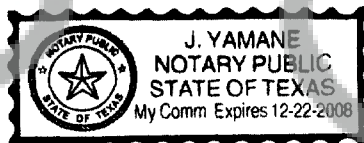
S. A. Wileman, Sr. Vice President

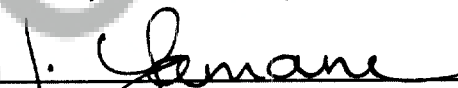


HEIDRICH FCMC MAA *01190943*

State of Texas County of Tarrant

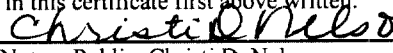
On 7/11/2005 before me, a Notary Public, in and for said county and state, personally appeared S. A. Wileman, Sr. Vice President, Orion Financial Group, Inc. Attorney in fact for **FRANKLIN CREDIT MANAGEMENT CORPORATION**, (known to me) (or proved to me on the basis of satisfactory evidence) to be the 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.

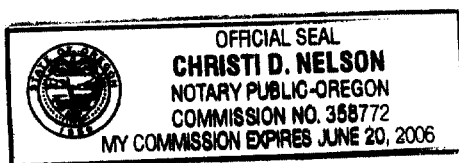



Notary Public J. Yamane
My Commission Expires: 12/22/2008

State of Oregon County of Multnomah

On July 15, 2005, before me, a Notary Public, in and for said county and state, personally appeared Christopher C. Dorr, Substitute Trustee for **FIRST AMERICAN TITLE**, (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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