

RETURN TO: S. A. Wileman

Orion Financial Group, Inc.

2860 Exchange Blvd. # 100

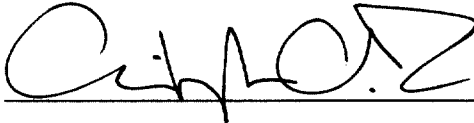
Southlake, TX 76092

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

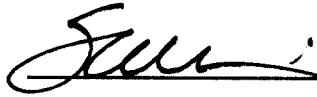
WHEREAS, JAMES T BAILEY AND BONNIE L BAILEY, was the original Trustor, ASPEN TITLE AND ESCROW, A Corporation, was the original Trustee, and CITIFINANCIAL, INC., was the original Beneficiary, under that certain Deed of Trust dated 2/20/2001, and recorded on February 22, 2001, as Book M01 Page 7183 of 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: 1425 PLEASANT AVE KLAMATH FALLS, OR 97601

Date: August 05, 2005

CITIFINANCIAL, INC.



By:



Substitute Trustee, Christopher C. Dorr OSB# 99252

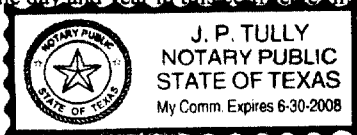
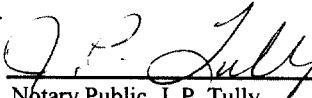
S. A. Wileman, Vice President



BAILEY CITI MAA *05077120*

State of Texas County of Tarrant

On 8/2/2005 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.

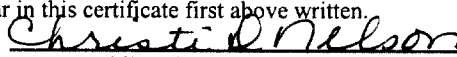



Notary Public, J. P. Tully

My Commission Expires: 06/30/2008

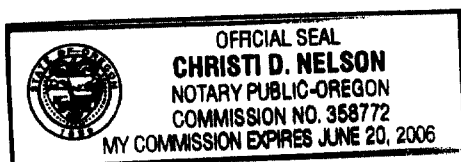
State of Oregon County of Multnomah

On Aug 5, 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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