

RETURN TO: S. A. Wileman

Orion Financial Group, Inc.

2860 Exchange Blvd. # 100

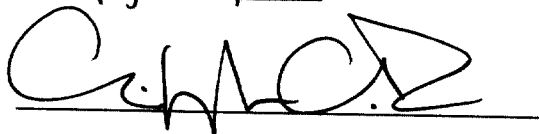
Southlake, TX 76092

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

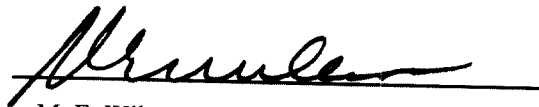
WHEREAS, BONITA LYNN STEERS, A SINGLE WOMAN, was the original Trustor, FIRST AMERICAN TITLE INSURANCE COMPANY O, A Corporation, was the original Trustee, and CENTEX HOME EQUITY COMPANY, LLC, was the original Beneficiary, under that certain Deed of Trust dated 12/22/2004, and recorded on December 28, 2004, as Book 04 Page 88769 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 INSURANCE COMPANY O, 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: 827 LYTTON, KLAMATH FALLS, OR 97601

Date: August 19, 2005

CENTEX HOME EQUITY COMPANY, LLC



By:



Substitute Trustee, Christopher C. Dorr OSB# 99252

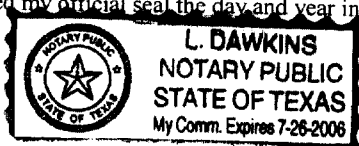
M. E. Wileman, Vice President

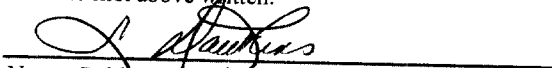


STEERS CTX JJB *05084853*

State of Texas County of Tarrant

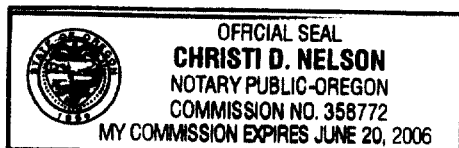
On 8/8/2005 before me, a Notary Public, in and for said county and state, personally appeared M. E. Wileman, Vice President, for CENTEX HOME EQUITY COMPANY, LLC, (known to me) (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument on behalf of the 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.

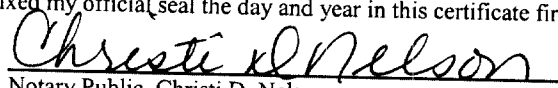



Notary Public, L. Dawkins
My Commission Expires: 07/26/2006

State of Oregon County of Multnomah

On August 19, 2005, before me, a Notary Public, in and for said county and state, personally appeared Christopher C. Dorr, Substitute Trustee for FIRST AMERICAN TITLE INSURANCE COMPANY O, (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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