M05-68512

Klamath County, Oregon 11/08/2005 09:48:05 AM

Pages 1 Fee: \$26.00

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

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, DONALD L PATE AND MARY L. PATE, was the original Trustor, AMERITITLE, A Corporation, was the original Trustee, and CITIFINANCIAL, INC., was the original Beneficiary, under that certain Deed of Trust dated 9/15/2003, and recorded on September 16, 2003, as Book M03 Page 68740 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 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: 11855 WHISPERING PINES, KENO, OR 97627

Date: October 28, 2005 CITIFINANCIAL, INC.

By:

Substitute Trustee, Christopher C. Dorr OSB# 99252

R. S. Vaughan, Vice President

State of Texas County of Tarrant

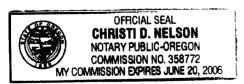
On 10/19/2005 before me, a Notary Public, in and for said county and state, personally appeared R. S. Vaughan, Vice President, for CITIFINANCIAL, INC., (known to me) (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument on behalf of the corporation 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.

> **DORIS HEREFORD NOTARY PUBLIC** STATE OF TEXAS My Comm. Expires 8-26-2006

Notary Public, Doris Hereford My Commission Expires: 08/26/2006

State of Oregon County of Multinoman
On Oct 25, 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



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OR Klamath