2006-022162 Klamath County, Oregon

11/06/2006 08:46:36 AM

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, ROY D. CASACCIA AND SHARON A. CASACCIA, AS TENANTS AS THE ENTIRETY, was the original Trustor, FIDELITY NATIONAL TITLE COMPANY, A Corporation, was the original Trustee, and HOME FUNDS DIRECT, was the original Beneficiary, under that certain Deed of Trust dated 8/8/2003, and recorded on August 14, 2003, as Book M03 Page 59109 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 FIDELITY NATIONAL TITLE COMPANY, 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: 2349 UNION STREET, KLAMATH FALLS, OR 97601

Date: October 16, Zook

FRANKLIN CREDIT MANAGEMENT CORPORATION

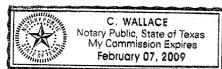
Substitute Trustee, Christopher C. Dorr OSB# 99252

M. E. Wileman, Vice President

CASACCIA FCMC MAA *02125630

State of Texas County of Tarrant

On 10/10/2006 before me, a Notary Public, in and for said county and state, personally appeared M. E. Wileman, Vice President, 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, C. Wallace

My Commission Expires: 02/07/2009

State of Oregon County of Multnomah On / O - 16 - O , before , before me, a Notary Public, in and for said county and state, personally appeared Christopher C. Dorr, Substitute Trustee for FIDELITY NATIONAL TITLE COMPANY, (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, Angie Delaney LQ. My Commission Expires: May 24, 2010

OFFICIAL SEAL ANGIE DELANEY NOTARY PUBLIC-OREGON COMMISSION NO. 406390 MY COMMISSION EXPIRES MAY 24, 2010

OR Klamath

FCMC- MTG REL.