

When Recorded Return To:

Wanda Jones
Associates Home Equity
P.O. Box 140969
Irving, TX 75014-9946

State of Oregon, County of Klamath
Recorded 07/02/2002 8:49 a .m.
Vol M02, Pg 37859.60
Linda Smith, County Clerk
Fee \$ 21.00 # of Pgs 2

Substitution of Trustee & Deed of Reconveyance

CitiFinancial Mortgage #:0002674556 "MILLER" Lender ID:11004/UNKNOWN
Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 09/29/1999 made by JOYCE M. MILLER as the original Grantor(s), to AMERITITLE, as the original Trustee, for the benefit of ASSOCIATES HOME EQUITY SERVICES, INC., as the original beneficiary, which Deed of Trust was recorded on 10/05/1999 in Book/Reel/Liber: M99 Page/Folio: 39721 , in the official records of Klamath County, Oregon

The undersigned HEREBY SUBSTITUTES Gerald D. Wygant* Trustee in lieu of the above named Trustee under said Deed of Trust.

Gerald D. Wygant* hereby accepts said appointments as Trustee under said Deed of Trust and, as Successor Trustee, pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey, without any covenant or warranty express or implied, to the person or persons legally entitled thereto, all of the estate held by the undersigned under said Deed of Trust.

IN WITNESS WHEREOF, the present beneficiary and Gerald D. Wygant* have caused these presents to be executed by their duly authorized officers on the dates below written.

ASSOCIATES HOME EQUITY SERVICES, By Gerald D. Wygant* as Trustee
INC.

On June 10th, 2002

On 06/20/02

By: [Signature]
R. LANCASTER, Vice-President

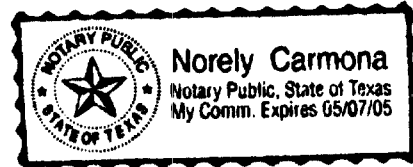
By: [Signature]
Gerald D. Wygant*

STATE OF Texas
COUNTY OF Dallas

ON June 10th, 2002, before me, NORELY CARMONA, a Notary Public in and for the County of Dallas, in the State of Texas the foregoing instrument was acknowledged before me by R. LANCASTER, Vice-President who is personally known to me (or provided satisfactory evidence) and acknowledged said instrument to be the free act and deed of the corporation. IN WITNESS WHEREOF, I hereunto set my hand and official seal.

WITNESS my hand and official seal,

Norely Carmona
NORELY CARMONA
Notary Expires: 05/07/2005



(This area for notarial seal)

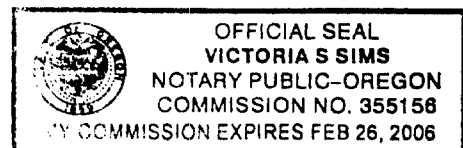
STATE OF Oregon
COUNTY OF Multnomah

On June 20, 2002, before me, Victoria S. Sims, a Notary Public in and for Multnomah County, in the State of Oregon, personally appeared Gerald D. Wygant* personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. WITNESS my hand and official seal,

*Attorney At Law

WITNESS my hand and official seal,

Victoria S Sims
Notary Expires: / /



(This area for notarial seal)