

When Recorded Return To:

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

State of Oregon, County of Klamath
Recorded 08/19/2002 8:22 a m.
Vol M02, Pg 46379-80
Linda Smith, County Clerk
Fee \$ 21.00 # of Pgs 21

Substitution of Trustee & Deed of Reconveyance

CitiFinancial Mortgage #:5000060678 "BERGMAN, SR" Lender ID:11012/ACQ'S
Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 01/14/2002 made by ROBERT A BERGMAN AND GLORIA A BERGMAN, AS TENANTS BY THE ENTIRETY as the original Grantor(s), to ASPEN TITLE, as the original Trustee, for the benefit of CITIFINANCIAL MORTGAGE COMPANY, INC, as the original beneficiary, which Deed of Trust was recorded on 01/15/2002 in Book/Reel/Liber: M02 Page/Folio: 2444, in the official records of Klamath County, Oregon

Legal: LOT 15, LAMRON HOMES, IN THE CITY OF KLAMATH STATE OF 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.

Citifinancial Mortgage
Company, Inc.
On August 1st, 2002

By: V. Brown
V. BROWN, Assistant
Vice-President

By GERALD D. WYGANT as
Trustee

On AUG 13 2002

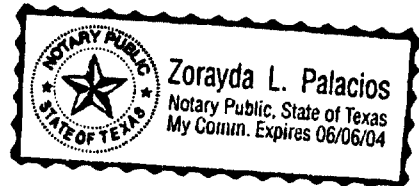
By: [Signature]
GERALD D. WYGANT,
ATTORNEY AT LAW

Substitution of Trustee & Deed of Reconveyance - Page 2 of 2
STATE OF Texas
COUNTY OF Dallas

On August 1st, 2002, before me, ZORAYDA L PALACIOS, a Notary Public in and for Dallas in the State of Texas, personally appeared V. BROWN, Assistant Vice-President, 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,

ZORAYDA L PALACIOS
Notary Expires: 06/06/2004



(This area for notarial seal)

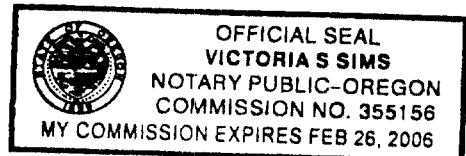
STATE OF Oregon
COUNTY OF Multnomah

On August 13, 2002, before me, Victoria S. Sims, a Notary Public in and for Multnomah County in the State of Oregon, personally appeared GERALD D. WYGANT, ATTORNEY AT LAW, 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,

Victoria S. Sims

Notary Expires: / /



(This area for notarial seal)