

Recording Requested By:  
CITIFINANCIAL MORTGAGE COMPANY, INC.

When Recorded Return To:

WANDA JONES  
ASSOCIATES HOME EQUITY  
P. O. BOX 140969  
IRVING, TX 75014-9946

State of Oregon, County of Klamath  
Recorded 02/13/2003 9:25 a. m.  
Vol M03 Pg 08815-16  
Linda Smith, County Clerk  
Fee \$ 21.00 # of Pgs 2

**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**

CitiFinancial Mortgage #:320960254421XXXX "THOMAS" Lender ID:CHARGEOFF Klamath, Oregon  
The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust,  
Dated: 09/22/1999 made by AARON D THOMAS AND STACIE L THOMAS, HUSBAND AND WIFE as  
the original Grantor(s), to AMERITITLE, as the original Trustee, for the benefit of MORTGAGE MATE,  
INC., IT'S SUCCESSORS AND/OR ASSIGNS, as the original beneficiary, which Deed of Trust was  
recorded on 09/29/1999 in Book/Reel/Liber: M99 Page/Folio: 38704, 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, INC.  
On January 13th, 2003

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

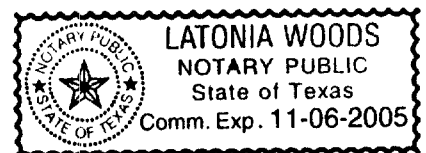
By GERALD D. WYGANT as  
Trustee  
On FEB 07 2003

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

STATE OF Texas  
COUNTY OF Dallas

On January 13th, 2003, before me, LATONIA WOODS, a Notary Public in and for Dallas County, in the  
State of Texas, personally appeared R. LANCASTER, 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,  
[Signature]  
LATONIA WOODS  
Notary Expires: 11/06/2005



(This area for notarial seal)

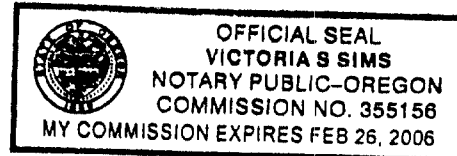
STATE OF Oregon  
COUNTY OF Multnomah

On Feb. 7th, 2003, 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)