

Recording Requested By:
CITIFINANCIAL MORTGAGE COMPANY, INC.

When Recorded Return To:

WANDA JONES
CITIFINANCIAL MORTGAGE CO., IN
P. O. BOX 140969
IRVING, TX 75014-9946

State of Oregon, County of Klamath
Recorded 03/26/2003 12:24 p.m.
Vol M03 Pg 18230
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

CitiFinancial Mortgage #:0001589187 "FAGANELLO" Lender ID:11008/UNKNOWN Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 04/15/1999 made by BARRY L. FAGANELLO, AN ESTATE IN FEE SIMPLE as the original Grantor(s), to LUCY E KIVEL, ESQ., as the original Trustee, for the benefit of TMS MORTGAGE, INC. DBA THE MONEY STORE, as the original beneficiary, which Deed of Trust was recorded on 04/20/1999 in Book/Reel/Liber: M99 Page/Folio: 14530 as Instrument No.: , 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 March 11th, 2003

By: [Signature]
N. SOTO, Assistant
Vice-President

By GERALD D. WYGANT as
Trustee

On 03/24/03

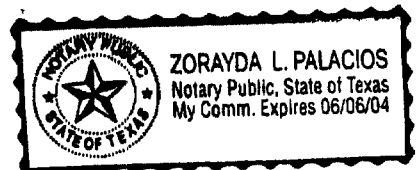
By: [Signature]
GERALD D. WYGANT,
ATTORNEY AT LAW

STATE OF Texas
COUNTY OF Dallas

On March 11th, 2003, before me, ZORAYDA L PALACIOS, a Notary Public in and for Dallas in the State of Texas, personally appeared N. SOTO, 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.

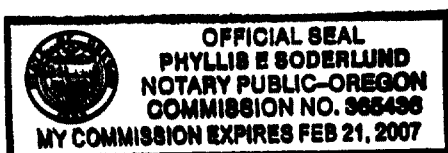
[Signature]
ZORAYDA L PALACIOS
Notary Expires: 06/06/2004



(This area for notarial seal)

STATE OF OREGON, COUNTY OF MULTNOMAH) ss

On March 24, 2003, before me, a Notary Public in and for said County and State, personally appeared Gerald D. Wygant, known to me to be the individual who executed the foregoing instrument and acknowledged to me that said instrument was executed freely and voluntarily.



[Signature]
NOTARY PUBLIC FOR OREGON

2/25/04 ✓