

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 06/17/2003 9:04 a. m.
Vol M03 Pg 41231
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 1

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

CitiFinancial Mortgage #:0001926423 "BEEDY" Lender ID:CHARGEOFF Klamath, Oregon
The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust,
Dated: 12/21/1998 made by ELVIE K BEEDY AND ANNA MAE BEEDY, AS TENANTS BY THE
ENTIRETY as the original Grantor(s), to AMERITITLE, as the original Trustee, for the benefit of
CHADWICK MORTGAGE, INC., A TEXAS CORPORATION, as the original beneficiary, which Deed of
Trust was recorded on 12/29/1998 in Book/Reel/Liber: M98 Page/Folio: 47627 as Instrument No.: 72214 ,
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 June 5th, 2003

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

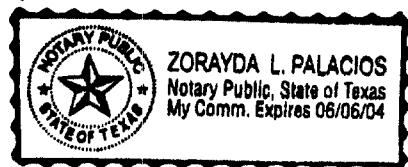
By GERALD D. WYGANT as
Trustee
On 06/12/03

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

STATE OF Texas
COUNTY OF Dallas

On June 5th, 2003, before me, ZORAYDA L PALACIOS, a Notary Public in and for Dallas 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.

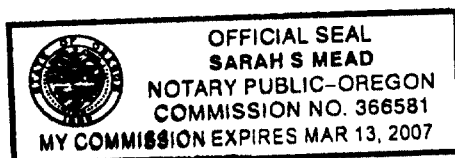
WITNESS my hand and official seal,
[Signature]
ZORAYDA L PALACIOS
Notary Expires: 06/06/2004



(This area for notarial seal)

STATE OF OREGON, COUNTY OF MULTNOMAH) ss

On June 12, 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