

Recording Requested By:  
CITIFINANCIAL MORTGAGE COMPANY, INC.

When Recorded Return To:

WANDA JONES  
CITIFINANCIAL MORTGAGE CO., IN  
P. O. BOX 140969  
IRVING, TX 75014-9948

State of Oregon, County of Klamath  
Recorded 09/22/03 9:30 a m  
Vol M03 Pg 70341  
Linda Smith, County Clerk  
Fee \$ 26.00 # of Pgs 1

**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**

CitiFinancial Mortgage #:0002768479 "HALNAN" 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: 09/15/1997 made by CRAIG M HALNAN AND LORNA L HALMAN, AS TENANTS BY THE  
ENTIRETY as the original Grantor(s), to FIDELITY NATIONAL TITLE INSURANCE, as the original  
Trustee, for the benefit of MORTGAGEDIRECT, A CALIFORNIA CORPORATION, as the original  
beneficiary, which Deed of Trust was recorded on 10/01/1997 in Book/Reel/Liber: 97 Page/Folio: 32311  
as Instrument No.: N/A, 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.

CitiFinancial Mortgage  
Company, Inc. Successor  
In Interest by merge to  
Associates Home Equity  
Services, Inc.  
On September 5th, 2003

By [Signature]  
R. LANCASTER,  
Vice-President

By GERALD D. WYGANT as  
Trustee

On 9/16/2003

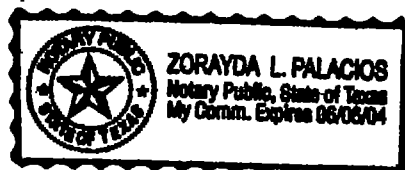
By [Signature]  
GERALD D. WYGANT,  
ATTORNEY AT LAW

STATE OF Texas  
COUNTY OF Dallas

On September 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 September 16, 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