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Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

Alliance Title Company 2183 Sutter Street San Francisco, CA 94115

Alliance Title

85436 Vol_MO3 Page

State of Oregon, County of Klamath 10:24 Recorded 11/19/03 Vol M03 Pg 85436 37 Linda Smith, County Clerk Fee \$ 3/00 # of Pg # of Pgs 2

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE CITIMORTGAGE, INC. #:0002236430 "SIMONO" Lender ID:5806/1672537963 Klamath, Oregon MERS #: 100010100000912034 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 04/06/1999 made by JAMES K SIMONO AN ESTATE IN FEE SIMPLE as the original Grantor(s), to FIRST AMERICAN TITLE, as the original Trustee, for the benefit of GATEWAY FINANCIAL SERVICES, AN OREGON CORPORATION, as the original beneficiary, which Deed of Trust was recorded on 04/12/1999 in Book/Reel/Liber: M99 Page/Folio: 12925 as Instrument No.: N/A, in the official records of Klamath County, Oregon

The undersigned HEREBY SUBSTITUTES FIRST AMERICAN TITLE INSURANCE CO. BY ALLIANCE TITLE, ITS UNDERSWRITTEN AGENT, Trustee in lieu of the above named Trustee under said Deed of Trust.

FIRST AMERICAN TITLE INSURANCE CO. BY ALLIANCE TITLE, ITS UNDERSWRITTEN AGENT 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 FIRST AMERICAN TITLE INSURANCE CO. BY ALLIANCE TITLE, ITS UNDERSWRITTEN AGENT have caused these presents to be executed by their duly authorized officers on the dates below written.

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SEAL

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS.

INC

By FIRST AMERICAN TITLE **INSURANCE CO. BY** ALLIANCE TITLE, ITS

UNDERSWRITTEN AGENT as

Trustee

On November 4th. 2003

GERALDINE SIMPSON.

Vice-President

By Me

JANICE SIEGLER ASSTA VICE PRESIDENT

STATE OF Maryland
COUNTY OF Frederick
On November 4th, 2003, before me State
Of Maryland County, in the State of Maryland, personally appeared GERALDINE SIMPSON, Vice-President who acknowledged himself/herself to be the aforesaid officer of the above named corporation, and that he/she, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself/herself as the officer designated therein. In witness whereof I hereunto set my hand and official seal,

WITNESS my hand and official seal,

JANE FYLER Notary Expir es: 11/01/2005

EY NOTARY PUBLIC RICK CO

(This area for notarial seal)

*KBA*KBACITM*11/04/2003 08:58:00 AM* CITM01CITM000000000000000055450* ORKLAMA* 0002238430 OR8TATE_TRUST_SUB *KBA*KBACITM*

STATE OF California COUNTY OF San Francisco

On November \$1, 2003, personally appeared JANICE SIEGLER, ASST. VICE PRESIDENT, personally known to me to be the Asst. Vice President of the corporation that executed the within and foregoing Instrument, and acknowledged said instrument to be free and voluntary act and deed, of said corporation, for the uses and purposes therein mentioned, and on oath stated that she is authorized to execute said instrument. In Witness Whereof I have set my hand and affixed my official seat the day and year first above written.

WITNESS my hand and official seal,

DOUGLAS A BROWN

Notary Expires: 08/15/2006 #1370152

DOUGLAS A. BROWN
Commission of 1870152
Notary Public - California
San Francisco County
My Comm. Explies Aug 15, 2005

(This area for notarial seal)