

State of Oregon, County of Klamath  
 Recorded 12/15/03 3:36 p m  
 Vol M03 Pg 91224-25  
 Linda Smith, County Clerk  
 Fee \$ 31.00 # of Pgs 2

WHEN RECORDED RETURN TO:  
 Citicorp Trust Bank, FSB  
 Attn: Foreclosure  
 7467 New Ridge Road, Suite 222  
 Hanover, MD 21076

INSTRUMENT PREPARED BY:  
 Lee Riley  
 20-0051-0200722

**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**

The undersigned is the present beneficiary and owner and holder of the Note and Deed of Trust, Dated: September 27, 2000 made by Michael Smith and Laura Smith as the original Grantor(s), to Aspen Title and Escrow, as original Trustee, for the benefit of Associates Financial Services Company of Oregon, Inc., as the original beneficiary, which Deed of Trust was recorded on September 29, 2000 in Book Moo, Page 35692, in the official records of Klamath County, Oregon.

The Undersigned HEREBY SUBSTITUTES Richard L. Biggs, ESQ, Trustee in lieu of the above named Trustee under said Deed of Trust.

Richard L. Biggs, ESQ 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 the said Deed of Trust.

IN WITNESS WHEREOF, the present beneficiary and Richard L. Biggs, ESQ have caused these presents to be executed by their duly authorized officers on the dates below written.

CitiFinancial, Inc. 209, LLC, a Delaware limited liability company (successor by reason of merger with Associates Financial Services Company of Oregon, Inc.)  
 On December 2, 2003

  
 Sheryl Crawford-Hooks, Assistant

Vice President

By Richard L. Biggs, ESQ as Trustee  
 On 12/9/03

  
 Richard L. Biggs, ESQ, Trustee

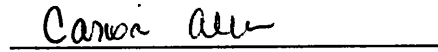
State of Maryland }

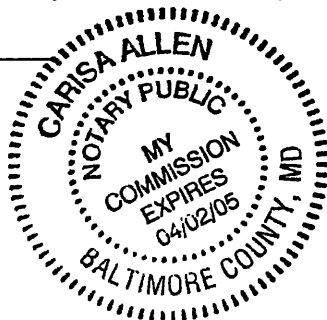
SS.

County of Baltimore }

On December 2, 2003, before me, Carisa Allen, a Notary Public in and for Baltimore County in the State of Maryland, personally appeared Sheryl Crawford-Hooks, Assistant Vice President of CitiFinancial, Inc. 209, LLC, a Delaware limited liability company (successor by reason of merger with Associates Financial Services Company of Oregon, Inc.), personally known to me (or provided to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

In testimony Whereof, I have hereunto set my hand and affixed my Official Seal, on December 2, 2003.

  
 Carisa Allen, Notary Public  
 My Commission Expires: April 2, 2005



State of Oregon

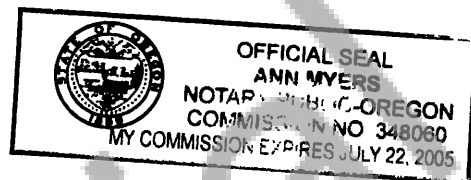
SS.

County of Multnomah

On Dec 4, 2003, before me, Ann Myers, a Notary Public in and for Multnomah <sup>City</sup> in the State of Oregon, personally appeared New Trustee, Trustee, personally known to me (or provided to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

In testimony Whereof, I have hereunto set my hand and affixed my Official Seal, on Dec 4, 2003.

Ann Myers  
Portland, Oregon, Notary Public  
My Commission Expires: 7/22/05



Unofficial Copy