

Recording Requested By:

When Recorded Return To:

pt: MARGO A GOMEZ
31687 COLLEGE ST
BONANZA, OR 97623-0000

State of Oregon, County of Klamath
Recorded 12/22/03 9:55 a m
Vol M03 Pg 92333-4
Linda Smith, County Clerk
Fee \$ 31.00 # of Pgs 2

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Network Branch #:3702480110452 "GOMEZ" Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 07/27/2002 made by MARGO GOMEZ as the original Grantor(s), to ASPEN TITLE AND ESCROW, as the original Trustee, for the benefit of CITIFINANCIAL, INC., as the original beneficiary, which Deed of Trust was recorded on 07/29/2002 in Book/Reel/Liber: M02 Page/Folio: 42551 as Instrument No.: N/A , in the official records of Klamath County, Oregon

The undersigned HEREBY SUBSTITUTES , Trustee in lieu of the above named Trustee under said Deed of Trust.

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 have caused these presents to be executed by their duly authorized officers on the dates below written.

CITIFINANCIAL, INC.

On November 13th, 2003

By: [Signature]
MERHL GIBSON,
Vice-President



STATE OF Maryland
COUNTY OF Frederick

By as Trustee

On 12-5-03

JANICE SIEGLER

ASST VICE PRESIDENT

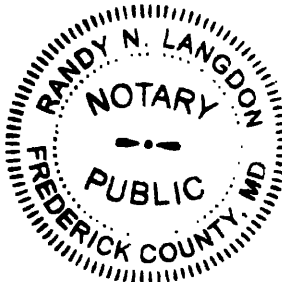
By: [Signature]

**FIRST AMERICAN TITLE
INSURANCE COMPANY**
by and in care of Alliance Title,
its underwritten agent

On November 13th, 2003, before me, Randy N. Langdon, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared MERHL GIBSON, 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,

[Signature]
RANDY N. LANGDON
Notary Expires: 04/07/2007



(This area for notarial seal)

92334

STATE OF CALIFORNIA

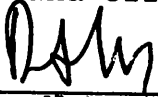
COUNTY OF SAN FRANCISCO

} SS.

On December 5, 2003 before me, the undersigned, personally appeared Janice Siegler, 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(ies), and that by his/her/their signature(s) 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


Douglas A Brown, Notary Exp 08-15-2006

