

3 DEC 31 PM 12:22

Vol M03 Page 94222

Recording Requested By:
CITIFINANCIAL MORTGAGE COMPANY, INC.

When Recorded Return To:

State of Oregon, County of Klamath
Recorded 12/31/03 12:22pm
Vol M03 Pg 94222-23
Linda Smith, County Clerk
Fee \$ 31.00 # of Pgs 2

Alliance Title Company
2183 Sutter Street
San Francisco, CA 94115


Alliance Title

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

CITIFINANCIAL MORTGAGE COMPANY #:0003902588 "STEWART" Lender ID:11012/ESERVE
Klamath, Oregon

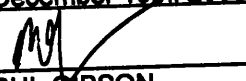
The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust,
Dated: 01/17/2000 made by PAUL J. STEWART, AND SUZANNE J. STEWART, AN ESTATE IN FEE
SIMPLE AS TENANTS BY THE ENTIRETY. as the original Grantor(s), to FIRST AMERICAN TITLE, as
the original Trustee, for the benefit of ASSOCIATES HOME EQUITY SERVICES, INC., as the original
beneficiary, which Deed of Trust was recorded on 01/24/2000 in Book/Reel/Liber: M00 Page/Folio: 2467
as Instrument No.: N/A, in the official records of Klamath County, Oregon

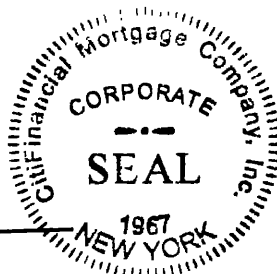
The undersigned HEREBY SUBSTITUTES FIRST AMERICAN TITLE INSURANCE CO. BY ALLIANCE
TITLE, ITS UNDERWRITTEN AGENT, Trustee in lieu of the above named Trustee under said Deed of
Trust.

FIRST AMERICAN TITLE INSURANCE CO. BY ALLIANCE TITLE, ITS UNDERWRITTEN 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 UNDERWRITTEN AGENT 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 December 10th, 2003

By: 
MERHL GIBSON,
Vice-President



By FIRST AMERICAN TITLE
INSURANCE CO. BY ALLIANCE
TITLE, ITS UNDERWRITTEN
AGENT as Trustee

On 12-12-03

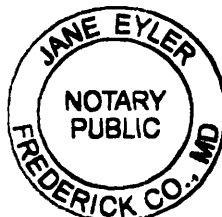
By: 
JANICE SIEGLER, ASST.
VICE PRESIDENT

STATE OF Maryland
COUNTY OF Frederick

On December 10th, 2003, before me, Jane Eyler, 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,


JANE EYLER
Notary Expires: 11/01/2005



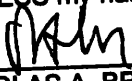
(This area for notarial seal)

26
x 5
314

STATE OF California
COUNTY OF San Francisco

On December ¹²~~4th~~, 2003, before me, DOUGLAS A. BROWN, a Notary Public in and for San Francisco in the State of California, personally appeared JANICE SIEGLER, ASST. 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,


DOUGLAS A. BROWN
Notary Expires: 08/15/2006 #1370152



(This area for notarial seal)