01465 Vol MO4

Recording Requested By:

When Recorded Return To:

Alliance Title Company 2183 Sutter Street San Francisco, CA 94115

Alliance Title

State of Oregon, County of Klamath Recorded 01/12/2004 //:50 a Vol M04 Pg 1465-66 Linda Smith, County Clerk Fee \$ 3/00 # of Pgs

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Network Branch #:3702480203372 "PRATT" Klamath, Oregon The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 05/22/2002 made by ELIZABETH N PRATT 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 05/23/2002 in Book/Reel/Liber: M02 Page/Folio: 30589 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, INC.

By FIRST AMERICAN TITLE **INSURANCE CO. BY ALLIANCE** TITLE, ITS UNDERWRITTEN AGENT as Trustee On 12-19-03

On December 12th, 2003

GERALDINE SIMPSON.

Vice-President

STATE OF Maryland **COUNTY OF Frederick** By JANICE SIEGLER, ASSTAUTHORIZED SIGNATURE SEAL **AUTHORIZED SIGNATURE**

On December 12th, 2003, before me, Jane Eyler, a Notary Public in and for Frederick 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,

me Ed

JANE EYLER

Notary Expires: 11/01/2005

EYE NOTARY PUBLIC

(This area for notarial seal)

*NK*NKCITM*12/12/2003 01:44:00 AM* CITM02CITM0000000000000000560950* ORKLAMA* 3702480203372 ORSTATE_TRUST_SUB *NK*NKCITM *

STATE OF California COUNTY OF San Francisco

On December 12th, 2003, personally appeared JANICE SIEGLER, ASST. VICE PRESIDENT AND AUTHORIZED SIGNATURE, 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 # 1370152
Notary Public - California
San Francisco County
My Comm. Expires Aug 15, 2006

This area for notarial seal)