Vol <u>MQ4 Page</u> 04318

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 01/23/2004 11:50 a m Vol M04 Pg 43/8 Linda Smith, County Clerk Fee \$ 3/60

_ # of Pgs

3702480105429

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE
Network Branch #:3702480105429 "RIGGS" Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 07/13/2001 made by JAMES O. RIGGS AND STEPHANIE D. RIGGS 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 07/16/2001 in Book/Reel/Liber: M01 Page/Folio: 34618 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 _____\ \^\ \\

On December 26th

MERHL GIBSON, Vice-President

JANICE SIEGLER, ASST VICE PRESIDENT AND **AUTHORIZED SIGNATURE**

STATE OF Maryland **COUNTY OF Frederick**

On December 26th, 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,

RANDY N. LANGDON Notary Expires: 04/07/2007

(This area for notarial seal)

STATE OF California COUNTY OF San Francisco

On December 26th, 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.

WITNES 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)