

Recording Requested By:

Vol M04 Page 04322

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 4322-23
Linda Smith, County Clerk
Fee \$ 21.00 # of Pgs 2

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

By FIRST AMERICAN TITLE
INSURANCE CO. BY ALLIANCE
TITLE, ITS UNDERWRITTEN
AGENT as Trustee
On 1-9-04

On January 5th, 2004

By: GERALDINE SIMPSON,
Vice-President

BY: Janice Siegler
 JANICE SIEGLER, ASST
 VICE PRESIDENT AND
 AUTHORIZED SIGNATURE

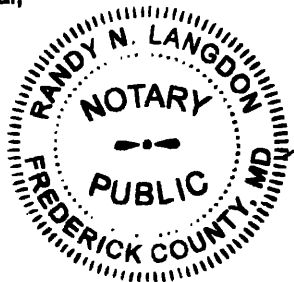


STATE OF Maryland
COUNTY OF Frederick

On January 5th, 2004, before me, Randy N. Langdon, 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.

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



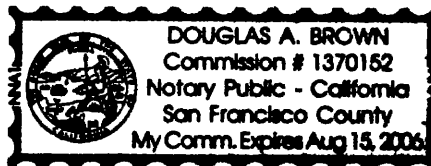
(This area for notarial seal)

STATE OF California
COUNTY OF San Francisco

On January ⁹~~5~~th, 2004, 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 seal the day and year first above written. .

WITNESS my hand and official seal,


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



This area for notarial seal)