Recording Requested By:

When Recorded Return To:

Alliance Title Company 2183 Sutter Street San Francisco, CA 94115

Alliance Title

05406 Vol MQ4 Page

State of Oregon, County of Klamath Recorded 01/29/2004 8:26a Vol M04 Pg_ 5406 Linda Smith, County Clerk Fee \$ 3 0 # of Pgs # of Pgs_

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Network Branch #:3702480203802 "COOPER" Klamath, Oregon
The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 03/26/2003 made by JO ANN COOPER as the original Grantor(s), to CHESAPEAKE APP. 8 SETTL. SVCS, as the original Trustee, for the benefit of CITIFINANCIAL, INC., as the original beneficiary, which Deed of Trust was recorded on 03/27/2003 in Book/Reel/Liber: M03 Page/Folio: 18470 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**

JAN 1 6 2004 On

On January 8th, 2004

MERHL GIBSON,

Vice-President

By: SIEGLER, ASST VICE PRESIDENT AND **AUTHORIZED SIGNATURE**

STATE OF Maryland **COUNTY OF Frederick**

SEAL Nota On January 8th, 2004, 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

NOTARY PUBLIC

(This area for notarial seal)

STATE OF California COUNTY OF San Francisco

On January 5th, 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 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)