

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

Alliance Title Company
2183 Sutter Street
San Francisco, CA 94115

State of Oregon, County of Klamath
Recorded 01/29/2004 8:26 a m
Vol M04 Pg 5408-9
Linda Smith, County Clerk
Fee \$ 31.00 # of Pgs 2

Alliance Title

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

CITIMORTGAGE, INC. #0002225955 "PENNINGTON" Lender ID:3600/718349365 Klamath, Oregon
MERS #: 100010100000839898 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 03/29/1999 made by SCOTT RHODES PENNINGTON, AN UNMARRIED PERSON as the original Grantor(s), to AMERITITLE, as the original Trustee, for the benefit of HEADLANDS MORTGAGE COMPANY, A CALIFORNIA CORPORATION, as the original beneficiary, which Deed of Trust was recorded on 04/05/1999 in Book/Reel/Liber: M99 Page/Folio: 12188 as Instrument No.: 77479, 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.

MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS,
INC

On January 8th, 2004

By: [Signature]
MERHL GIBSON,
Vice-President



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

On JAN 16 2004

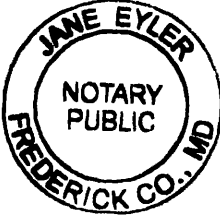
By: [Signature]
JANICE SIEGLER, ASST.
VICE PRESIDENT

STATE OF Maryland
COUNTY OF Frederick

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,

[Signature]
JANE EYLER
Notary Expires: 11/01/2005



(This area for notarial seal)

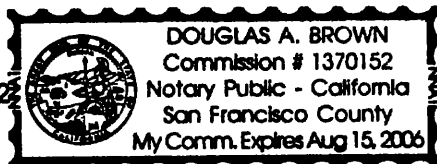
STATE OF California
COUNTY OF San Francisco

JAN 16 2004
On ~~January 8th, 2004~~, personally appeared JANICE SIEGLER, ASST. VICE PRESIDENT, 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)