

Recording Requested By:

When Recorded Return To:

Alliance Default Services
8281 Melrose Ave, Suite 300
Los Angeles, CA 90046

State of Oregon, County of Klamath
Recorded 02/13/2004 10:55 a m
Vol M04 Pg 8651-52
Linda Smith, County Clerk
Fee \$ 31.00 # of Pgs 2

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Network Branch #:2000510214520 "STONE" Klamath, Oregon

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 10/28/1997 made by EVERETT R. STONE AND PEGGY J. STONE AS TENANTS BY THE ENTIRETY as the original Grantor(s), to AMERITITLE, as the original Trustee, for the benefit of ASSOCIATES FINANCIAL SERVICES COMPANY OF OREGON, INC., as the original beneficiary, which Deed of Trust was recorded on 10/31/1997 in Book/Reel/Liber: M97 Page/Folio: 36136 as Instrument No.: 47941, 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. 209,
LLC, A DELAWARE LIMITED
LIABILITY
COMPANY(SUCCESSOR BY
REASON OF MERGER
WITH ASSOCIATES FINANCIAL
SERVICES COMPANY OF
OREGON, INC.)
On February 3rd, 2004

By: [Signature]
MERHL GIBSON,
Vice-President

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

On 12-06-04

By: [Signature]
JANICE SIEGLER, ASST
VICE PRESIDENT AND
AUTHORIZED SIGNATURE

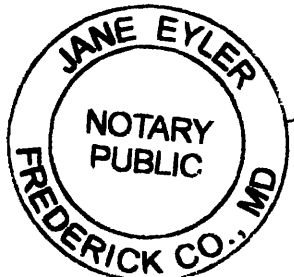


STATE OF Maryland
COUNTY OF Frederick

On February 3rd, 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)

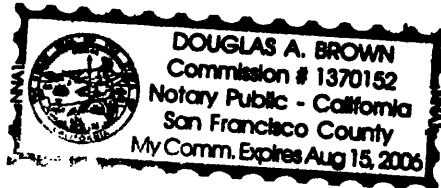
STATE OF California
COUNTY OF San Francisco

On February ⁰⁶~~9th~~, 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)