

Recording Requested By:

When Recorded Return To:

*Ref*  
Alliance Title Company  
2183 Sutter Street  
San Francisco, CA 94115

**Alliance Title**

State of Oregon, County of Klamath  
Recorded 03/01/2004 11:06 A m  
Vol M04 Pg 11711-12  
Linda Smith, County Clerk  
Fee \$ 3.00 # of Pgs 2

**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**

Network Branch #:3702480202309 "RICARDS" Klamath, Oregon  
The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust,  
Dated: 03/12/2001 made by PEGGY J. RICARDS AND CRAIG E. RICARDS 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 03/12/2001 in Book/Reel/Liber: M01  
Page/Folio: 9915 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.

On January 13th, 2004

By: *[Signature]*  
MERHL GIBSON,  
Vice-President

STATE OF Maryland  
COUNTY OF Frederick



By FIRST AMERICAN TITLE  
INSURANCE CO. BY ALLIANCE  
TITLE, ITS UNDERWRITTEN  
AGENT as Trustee  
On 2-13-04

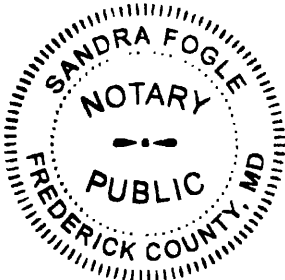
By: *[Signature]*  
JANICE SIEGLER, ASST.  
VICE-PRESIDENT AND  
AUTHORIZED SIGNATURE

*[Signature]* MARCY AXELROD  
VICE PRESIDENT

On January 13th, 2004, before me, SANDRA FOGLE, a Notary Public in and for Frederick in the State of  
Maryland, personally appeared MERHL GIBSON, Vice-President, personally known to me (or proved to  
me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the  
within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized  
capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of  
which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

*[Signature]*  
SANDRA FOGLE  
Notary Expires: 05/09/2007



(This area for notarial seal)

*9/1/04*

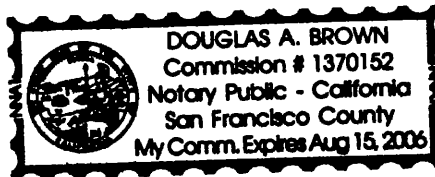
STATE OF California  
COUNTY OF San Francisco

*M* MARCY AXELROD  
VICE PRESIDENT

On 2.13.04 January 13th, 2004, personally appeared *J* ~~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,

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



(This area for notarial seal)