

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION

State of Oregon, County of Klamath
Recorded 07/12/2004 9:03 a m
Vol M04 Pg 45189-90
Linda Smith, County Clerk
Fee \$ 31.00 # of Pgs 2

When Recorded Return To:

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



SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Network Branch #:2000510214521 "RICHARDS" Klamath, Oregon PIF: 05/20/2004
The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust,
Dated: 02/17/1998 made by HERBERT GEORGE RICHARDS AND E SUSAN RICHARDS AS
TENANTS BY THE ENTIRETY as the original Grantor(s), to ASPEN TITLE AND ESCROW, INC., 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 02/17/1998 in Book/Reel/Liber: M98
Page/Folio: 5527 as Instrument No.: 53453, 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 June 21st, 2004

By: [Signature]
MERHL GIBSON, Vice-President

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

On 6-25-04

By: [Signature]
* ~~MARCY AXELROD, VICE~~
~~PRESIDENT AND AUTHORIZED~~
~~SIGNATURE~~ *



* ANDREW PEASE

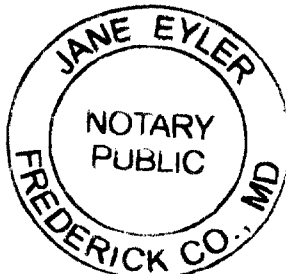
ASST. SECRETARY

STATE OF Maryland
COUNTY OF Frederick

On June 21st, 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)

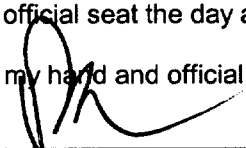
* ANDREW PEASE

STATE OF California
COUNTY OF San Francisco

ASST. SECRETARY

On 6-25-04, personally appeared ~~MARCY AXELROD, 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)

