Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

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

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

CITIMORTGAGE, INC. #:0626206715 "BENNETT" Lender ID:222/1678751934 Klamath, Oregon The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 09/25/2001 made by DENNIS J. BENNETT, A MARRIED MAN, AS HIS SOLE SEPARATE PROPERTY as the original Grantor(s), to AMERITITLE, as the original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC, as the original beneficiary, which Deed of Trust was recorded on 10/01/2001 in Book/Reel/Liber: M01 Page/Folio: 50066 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.

CITIMORTGAGE, INC.

On June 18th, 2004

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

AGENT as Trustee On 6-25-04

ORPORATE SEAL

By: UM BI MARCY AXELROD, VICE PRESIDENT AND AUTHORIZED

SIGNATURE *

* ANDREW PEASE

STATE OF Maryland **COUNTY OF Frederick**

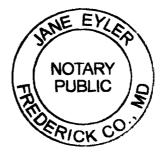
MERHL GIBSON, Vice-President

ASST. SECRETARY

On June 18th, 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



(This area for notarial seal)

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* 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 seat 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)

