

Recording Requested By:
CITIFINANCIAL MORTGAGE COMPANY, INC.

State of Oregon, County of Klamath
Recorded 09/23/04 8:50a m
Vol M04 Pg 63933-34
Linda Smith, County Clerk
Fee \$ 3.00 # 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

CITIFINANCIAL MORTGAGE CORPORATION #:0001403803 "MCCOLL" Lender ID:11162/ESERVE
Klamath, Oregon PIF: 09/03/2004

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 12/23/1998 made by HAROLD WAYNE MCCOLL AND DOLORES HELENE MCCOLL, AN ESTATE IN FEE SIMPLE AS TENANTS BY THE ENTIRETY as the original Grantor(s), to FIRST AMERICAN TITLE COMPANY, as the original Trustee, for the benefit of ASSOCIATES HOME EQUITY SERVICES, INC., as the original beneficiary, which Deed of Trust was recorded on 12/30/1998 in Book/Reel/Liber: M98 Page/Folio: 47825 as Instrument No.: 72302, 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 Mortgage Company, Inc.
Successor In Interest by merge to
Associates Home Equity Services, Inc.
On September 8th, 2004

By FIRST AMERICAN TITLE INSURANCE
CO. BY ALLIANCE TITLE, ITS
UNDERWRITTEN AGENT as Trustee
On 9-10-04

By: [Signature]
MERHL GIBSON, Vice-President

[Signature]
MARGY AXELROD, VICE PRESIDENT
AND AUTHORIZED SIGNATURE

STATE OF Maryland
COUNTY OF Washington

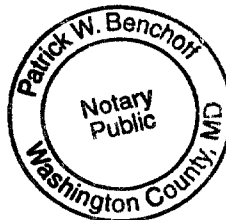


* BEA SMETANA
ASST. SECRETARY

On September 8th, 2004, before me, PATRICK W. BENCHOFF, a Notary Public in and for Washington 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]
PATRICK W. BENCHOFF
Notary Expires: 11/21/2007



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+5

63934

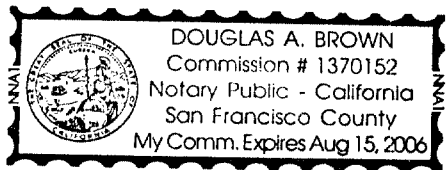
STATE OF California
COUNTY OF San Francisco

* DEB SMETANA
ASST. SECRETARY

On 9-10-04, before me, DOUGLAS A. BROWN, a Notary Public in and for San Francisco in the State of California, personally appeared ~~MARCY AXELROD, VICE PRESIDENT AND AUTHORIZED SIGNATURE~~, 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,

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



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