

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

State of Oregon, County of Klamath
Recorded 11/09/04 10:24 a m
Vol M04 Pg 77126-27
Linda Smith, County Clerk
Fee \$ 3/00 # of Pgs 2

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



SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Network Branch #: 3702480203356 "POLLARD" Klamath, Oregon PIF: 09/30/2004
The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust,
Dated: 05/20/2002 made by HAROLD R. POLLARD AND PATRICE POLLARD, HUSBAND AND WIFE,
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 05/20/2002 in
Book/Reel/Liber: M02 Page/Folio: 29963 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.

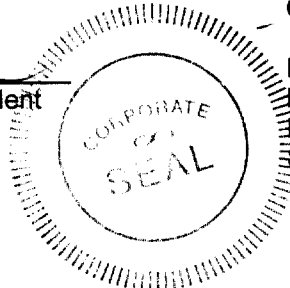
FIRST AMERICAN TITLE INSURANCE CO. BY ALLIANCE TITLE, ITS UNDERWRITTEN AGENT
hereby accepts said appointments as Trustee under said Deed of Trust and, as Successor Trustee,
pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of
Trust does hereby reconvey, 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 October 25th, 2004

By: _____
MERHL GIBSON, Vice-President



By FIRST AMERICAN TITLE
INSURANCE CO. BY ALLIANCE
TITLE, ITS UNDERWRITTEN
AGENT as Trustee
On 10-29-04

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

* ANDREW PEASE

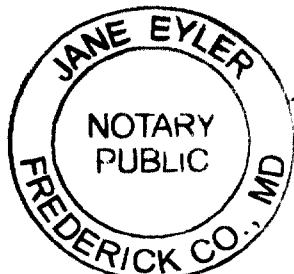
ASST. SECRETARY

STATE OF Maryland
COUNTY OF Frederick

On October 25th, 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)

ASST. SECRETARY

WITNESS my hand and official seal,

 DOUGLAS A. BROWN
Commission # 1370152
Notary Public - California
San Francisco County
My Comm. Expires Aug 15, 2006

(This area for notarial seal)