Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

Vol MO4 Page 77130 State of Oregon, County of Klamath Recorded 11/09/04 10 Vol M04 Pg 77/30-10: Linda Smith, County Clerk Fee \$ 3/00 # of Pgs __ # of Pgs 2

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

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Network Branch #:3702480204016 "POMEROY" Klamath, Oregon PIF: 10/12/2004 The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 09/23/2003 made by SCOTT POMEROY AND CHRISTINA A POMEROY as the original Grantor(s), to AMERITITLE, as the original Trustee, for the benefit of CITIFINANCIAL, INC., as the original beneficiary, which Deed of Trust was recorded on 09/26/2003 in Book/Reel/Liber: M03 Page/Folio: 71747 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.

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CITIFINANCIAL, INC.

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

AGENT as Trustee
On 10-29-01

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On October 28th, 2004

MERHL GIBSON, Vice-President The state of the s

By MARCY AXELROD, VICE PRESIDENT AND AUTHORIZED

SIGNATURE *

ANDREW PEASE

STATE OF Maryland **COUNTY OF Frederick**

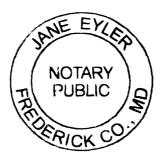
ASST. SECRETARY

On October 28th, 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)

*BJ1*BJ1CITM*10/27/2004 01:22:00 PM* CITM02CITM0000000000001134743* ORKLAMA* 3702480204016 ORSTATE_TRUST_SUB **PM2CITM*

. ANDREW PEASE

STATE OF California **COUNTY OF San Francisco**

ASST. SECRETARY

On 10-29-04, 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

DOUGLAS A. BROWN Commission # 1370152 Notary Public - California This area for notarial seal) San Francisco County My Comm. Expires Aug 15, 2006