

Recording Requested By:
CITIFINANCIAL MORTGAGE COMPANY, INC.

When Recorded Return To:

State of Oregon, County of Klamath
Recorded 11/16/04 11:22 a m
Vol M04 Pg 78838-39
Linda Smith, County Clerk
Fee \$ 3/00 # of Pgs 2

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

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

CITIFINANCIAL MORTGAGE CORPORATION #:0002320986 "KOSTEN" Lender ID:11170/ESERVE
Klamath, Oregon PIF: 10/29/2004

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 11/22/2000 made by LAURA A. KOSTEN AND JOHN A. KOSTEN, AS TENANTS BY THE ENTIRETY, as the original Grantor(s), to MARSHA FOGLE AMERITITLE, as the original Trustee, for the benefit of ASSOCIATES HOME EQUITY SERVICES, INC., as the original beneficiary, which Deed of Trust was recorded on 11/27/2000 in Book/Reel/Liber: M00 Page/Folio: 42414 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 Mortgage Company, Inc.
Successor In Interest by merge to
Associates Home Equity Services, Inc.
On November 2nd, 2004

By FIRST AMERICAN TITLE INSURANCE
CO. BY ALLIANCE TITLE, ITS
UNDERWRITTEN AGENT as Trustee
On 11-5-04

By: _____
MERHL GIBSON, Vice-President

MARGY AXELROD, VICE PRESIDENT
AND AUTHORIZED SIGNATURE

* ANDREW PEASE

ASST. SECRETARY

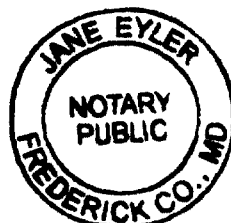
STATE OF Maryland
COUNTY OF Frederick



On November 2nd, 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)

* ANDREW PEASE

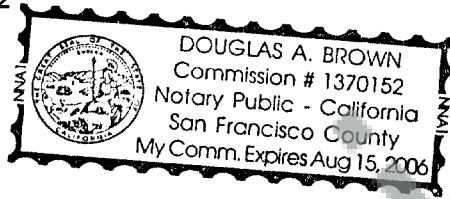
STATE OF California
COUNTY OF San Francisco

ASST. SECRETARY

On 11-5-04, before me, DOUGLAS A. BROWN, a Notary Public in and for San Francisco in the State of California, personally appeared ~~MARGY 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



(This area for notarial seal)