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Recording Requested By: CITIFINANCIAL MORTGAGE COMPANY, INC.

When Recorded Return To:

State of Oregon, County of Klamath Recorded 12/03/04 9:47 a Vol M04 Pg 83063-64 Linda Smith, County Clerk Fee \$ _3/22 # of Pgs # of Pgs

6X

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

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE KLAMATH

CITIFINANCIAL MORTGAGE CORPORATION #:4000532816 "RYDER" Clackamas The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 03/04/2003 made by RICHARD D RYDER as the original Grantor(s), to LANDAMERICA ONESTOP, as the original Trustee, for the benefit of CHASE MANHATTAN BANK USA, N.A., as the original beneficiary, which Deed of Trust was recorded on 03/11/2003 in Book/Reel/Liber: M03 Page/Folio: 14571 as Instrument No.: N/A, in the official records of Clackernas County, Oregon KLAMATH

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.

WHITHIN WHITH

WASHINGTON MUTUAL FINANCE, INC., A CALIFORNIA CORPORATION D/B/A

ARISTAR MORTGAGE On August 11th, 2004

MERHL GIBSON, Vice-President

STATE OF Maryland COUNTY OF Frederick

By FIRST AMERICAN TITLE INSURANCE CO. BY ALLIANCE TITLE, ITS UNDERWRITTEN AGENT as Trustee
On \$ 13.07

MARCY AXELROD , VICE PRESIDENT AUTHORIZED SIGNATURE BEA SMETANA ASST. SECRETARY

SEAL Note On August 11th, 2004, before me, JANE EYLER, a Notary Public in and for Frederick 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,

JANE EYLER Notary Expires 11/01/2005



(This area for notarial seal)

*VNG*VNGCITM*08/09/2004 02:39:00 PM* THAS01THAS000000000000000333946** ORCLACK* 4000532816 ORSTATE_TRUST_SUB *RR*RRTHAS*

BEA SMITTONA ASST. SECHETARY

STATE OF California COUNTY OF San Francisco

On 6-13-0 , 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

(This area for notarial seal)

