

Recording Requested By:  
CITIMORTGAGE INC

When Recorded Return To:

CITIMORTGAGE  
699 WALNUT  
Des Moines, IA 50309

Rt: Principal Residential mart.  
711 High St.  
PO Box 9345  
Des Moines, IA 50306

State of Oregon, County of Klamath  
Recorded 02/15/2005 4:13a m  
Vol M05 Pg 10299-300  
Linda Smith, County Clerk  
Fee \$ 3.00 # of Pgs 2



## SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

CITIMORTGAGE INC #:3912415-1 "CLOFT" Klamath, Oregon VRU #: 8886796377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 07/08/2003 made by CHARLOTTE E CLOFT, A SINGLE PERSON AND MICHAEL CORNACHIONE AND HARRIET CORNACHIONE, AS TENANTS IN COMMON as the original Grantor(s), to ASPEN TITLE AND ESCROW, as the original Trustee, for the benefit of WHIDBEY ISLAND BANK, as the original beneficiary, which Deed of Trust was recorded on 07/14/2003 in Book/Reel/Liber: M03 Page/Folio: 48791, in the official records of Klamath County, Oregon

The undersigned HEREBY SUBSTITUTES FIDELITY NATIONAL TITLE INSURANCE COMPANY,  
Trustee in lieu of the above named Trustee under said Deed of Trust.

FIDELITY NATIONAL TITLE INSURANCE COMPANY 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 FIDELITY NATIONAL TITLE INSURANCE COMPANY have caused these presents to be executed by their duly authorized officers on the dates below written.

PRINCIPAL RESIDENTIAL MORTGAGE,  
INC.

On January 3rd, 2005

By:

PAUL F. BOGNANNO, President & Chief  
Executive Officer

By FIDELITY NATIONAL TITLE INSURANCE  
COMPANY as Trustee

On FEB 07 2005

By:

LISA KIMBROUGH, Assistant Vice  
President

STATE OF Iowa  
COUNTY OF Polk

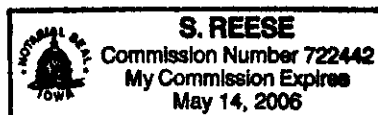
On January 3rd, 2005, before me, S. REESE, a Notary Public in and for Polk in the State of Iowa, personally appeared PAUL F. BOGNANNO, a President & Chief Executive Officer, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed 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.

S. Kasse

S. REESE

Notary Expires: 05/14/2006 #722442




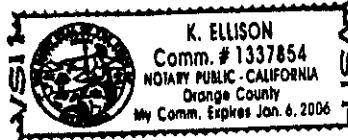
(This area for notarial seal)

STATE OF California  
COUNTY OF Orange

On 2/7/05, before me, K. ELLISON, a Notary Public in and for Orange in the State of California, personally appeared LISA KIMBROUGH, Assistant 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,

  
K. ELLISON  
Notary Expires: 01/06/2006 #1337854



(This area for notarial seal)