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Vol M05 Page 15159

Recording Requested By:  
VERDUGO TRUSTEE SERVICE CORPORATION

State of Oregon, County of Klamath  
Recorded 03/08/2005 8:14a m  
Vol M05 Pg 15159.60  
Linda Smith, County Clerk  
Fee \$ 31.00 # of Pgs 2

When Recorded Return To:

ALLIANCE DEFAULT SERVICES  
460 DRAKE CIRCLE  
SACRAMENTO, CA 95864



**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**

CITIMORTGAGE, INC. #:0001727369 "GINGERY" Lender ID:5536/1680506745 Klamath, Oregon  
The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated:  
01/28/2002 made by GLENN L GINGERY AND SHIRLEY L GINGERY, HUSBAND AND WIFE as the original  
Grantor(s), to PACIFIC CASCADES FINANCIAL, INC., as the original Trustee, for the benefit of KLAMATH FIRST  
FEDERAL SAVINGS AND LOAN ASSOCIATION, as the original beneficiary, which Deed of Trust was recorded on  
02/01/2002 in Book/Reel/Liber: M02 Page/Folio: 6305 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.

CITIMORTGAGE, INC.  
SUCCESSOR IN INTEREST BY  
MERGER TO PRINCIPAL  
RESIDENTIAL MORTGAGE, INC.  
On February 23rd, 2005

By: [Signature]  
MERHL GIBSON, Vice-President



By FIRST AMERICAN TITLE  
INSURANCE CO. BY ALLIANCE  
TITLE, ITS UNDERWRITTEN  
AGENT as Trustee  
On 2-25-05

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

\* ANDREW PEASE

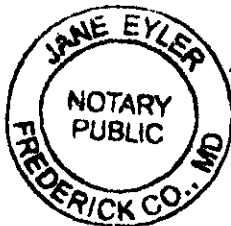
ASST. SECRETARY

STATE OF Maryland  
COUNTY OF Frederick

On February 23rd, 2005, 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)

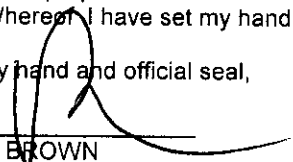
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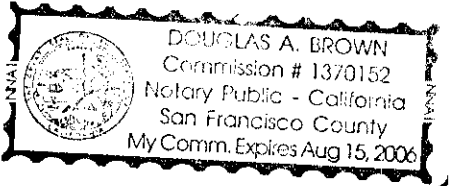
• ANDREW PEASE  
ASST. SECRETARY

STATE OF California  
COUNTY OF San Francisco

On 2-25-05, 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 seal the day and year first above written.

WITNESS my hand and official seal,

  
DOUGLAS A BROWN  
Notary Expires: 08/15/2006 #1370152



(This area for notarial seal)