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Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

State of Oregon, County of Klamath Recorded 03/15/2005 4.8 a___n Recorded 03/15/2005 Vol M05 Pg 168/4-15 Linda Smith, County Clerk Fee \$ 3/2 # of Pgs # of Pgs

ALLIANCE DEFAULT SERVICES **460 DRAKE CIRCLE** SACRAMENTO, CA 95864

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE
Network Branch #:3702480112391 "HUBBARD" Klamath, Oregon PIF: 02/18/2005 The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust. Dated: 01/09/2003 made by PATRICIA L HUBBARD as the original Grantor(s), to ASPEN TITLE AND ESCROW, as the original Trustee, for the benefit of CITIFINANCIAL, INC., as the original beneficiary, which Deed of Trust was recorded on 01/09/2003 in Book/Reel/Liber: M03 Page/Folio: 01618 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. the southern Miller of the south of the sout

Salara anima

CITIFINANCIAL, INC.

On March 3rd, 2005

SHARONE . WILLIAMS.

Vice-President

By FIRST AMERICAN TITLE INSURANCE CO. BY ALLIANCE TITLE, ITS UNDERWRITTEN AGENT as Trustee On 3 4-05

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MARCY AXELROD, VICE PRESIDENT

ANDREW PEASE

STATE OF Maryland COUNTY OF Carroll

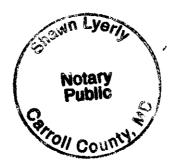
ASST. SECRETARY

On March 3rd, 2005, before me, SHAWN LYERLY, a Notary Public in and for Carroll in the State of Maryland, personally appeared SHARON E. WILLIAMS, 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,

SHAWN LYERLY

Notary Expires: 10/06/2008



(This area for notarial seal)

* ANDREW PEASE

STATE OF California COUNTY OF San Francisco

ASST, SECRETARY

On 3-1-0) 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 of chal seal,

DOUGLAS A BROWN

Notary Expires: 08/15/2006 #1370152

(This area for notarial seal)

