

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

State of Oregon, County of Klamath
Recorded 03/15/2005 4:09 a m
Vol M05 Pg 16822-23
Linda Smith, County Clerk
Fee \$ 31⁰⁰ # of Pgs 2

ALLIANCE DEFAULT SERVICES
460 DRAKE CIRCLE
SACRAMENTO, CA 95864



SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Network Branch #:3702480112201 "HAVEL" Klamath, Oregon PIF: 02/14/2005

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 12/17/2002 made by TONY HAVEL AMBER HAVEL 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 12/18/2002 in Book/Reel/Liber: M02 Page/Folio: 73702 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, INC.

On February 28th, 2005

By: 
A. JANE SHOWS, Vice-President



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

By: 
MARC AXELROD, VICE
PRESIDENT AND AUTHORIZED
SIGNATURE *

* ANDREW PEASE

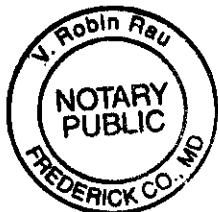
ASST. SECRETARY

STATE OF Maryland
COUNTY OF Frederick

On February 28th, 2005, before me, V. ROBIN RAU, a Notary Public in and for Frederick in the State of Maryland, personally appeared A. JANE SHOWS, 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,


V. ROBIN RAU
Notary Expires: 12/31/2007



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26
x2

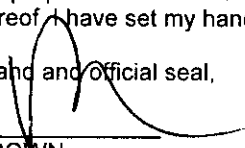
* ANDREW PEASE

STATE OF California
COUNTY OF San Francisco

ASST. SECRETARY

On 3-4-05, 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)

