

Recording Requested By:  
CITIFINANCIAL MORTGAGE COMPANY, INC.

When Recorded Return To:

State of Oregon, County of Klamath  
Recorded 04/01/2005 8:44a m  
Vol M05 Pg 22377-78  
Linda Smith, County Clerk  
Fee \$ 3/60 # of Pgs 2

*24*  
ALLIANCE DEFAULT SERVICES  
460 DRAKE CIRCLE  
SACRAMENTO, CA 95864

**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**

CITIFINANCIAL MORTGAGE CORPORATION #0003410925 "KAYSER" Klamath, Oregon PIF:  
The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 04/06/2000 made by SANDRA J. KAYSER, AN ESTATE IN FEE SIMPLE as the original Grantor(s), to MARSHA FOGLE, as the original Trustee, for the benefit of ASSOCIATES HOME EQUITY SERVICES, INC., as the original beneficiary, which Deed of Trust was recorded on 04/14/2000 in Book/Reel/Liber: M00 Page/Folio: 12159 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 Mortgage Company,  
Inc. Successor In Interest by  
merge to Associates Home Equity  
Services, Inc.  
On March 11th, 2005

By: [Signature]  
MERHL GIBSON, Vice-President

By FIRST AMERICAN TITLE  
INSURANCE CO. BY ALLIANCE  
TITLE, ITS UNDERWRITTEN  
AGENT as Trustee  
On 03-18-05

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

\* SARIKA CHAND  
ASST. SECRETARY

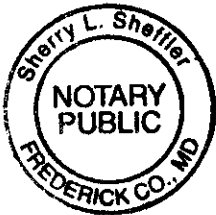
STATE OF Maryland  
COUNTY OF Frederick



On March 11th, 2005, before me, SHERRY L. SHEFFLER, 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,

[Signature]  
SHERRY L. SHEFFLER  
Notary Expires: 12/31/2007



(This area for notarial seal)

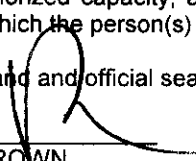
22378

\* ARIL CHAND  
ASST SECRETARY

STATE OF California  
COUNTY OF San Francisco

On 02-18-05, 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)

