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Recording Requested By: CITIFINANCIAL MORTGAGE COMPANY, INC.

When Recorded Return To:

State of Oregon, County of Klamath Recorded 04/28/2005 8:50a m Vol M05 Pg 30171-72 Linda Smith, County Clerk Fee \$ 3/e # of Pgs 2

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ALLIANCE DEFAULT SERVICES 460 DRAKE CIRCLE SACRAMENTO, CA 95864

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

CITIFINANCIAL MORTGAGE CORPORATION #:5000786363 "PITTS" Lender ID:21059/ESERVE Klamath, Oregon PIF: 03/18/2005

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 01/23/2003 made by MARGARET I. PITTS as the original Grantor(s), to AMERICAN WEST TITLE, as the original Trustee, for the benefit of HOMEOWERS LOAN CORP., A DELWARE CORPRATION, as the original beneficiary, which Deed of Trust was recorded on 02/07/2003 in Book/Reel/Liber: M03 Page/Folio: 07769 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.

Nortgage

Citifinancial Mortgage Company, Inc. Successor In Interest by merge to Associates Home Equity Services, Inc. Successor In Interest by Merge to Ford Consumer

Finance Company, Inc.

On April 13th, 2005

Du K. M. ___

GERALDINE M SIMPSON, Vice-President

STATE OF Maryland COUNTY OF Carroll

By FIRST AMERICAN TITLE INSURANCE CO. BY ALLIANCE TITLE, ITS UNDERWRITTEN AGENT as Trustee

on 04.22.05

WARCY AXELROD , VICE PRESIDENT AND AUTHORIZED SIGNATURE

* SARIKA CHAND ASST. SECRETARY

On April 13th, 2005, before me, SHAWN M LYERLY, a Notary Public in and for Carroll in the State of Maryland, personally appeared GERALDINE M SIMPSON, 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.

WITNES my land and official seal,

SHAWN M LYERLY Notary Expires: 10/06/2008 NOTARY PUBLIC

(This area for notarial seal)

* SARIKA CHAND ASST. SECRETARY

STATE OF California COUNTY OF San Francisco

On DU 2005 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 Lagve set my hand and affixed my official seat 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)