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Vol M05 Page 33570

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION

State of Oregon, County of Klamath
Recorded 05/10/2005 8:16 a m
Vol M05 Pg 33570-71
Linda Smith, County Clerk
Fee \$ 31.00 # of Pgs 2

ALLIANCE DEFAULT SERVICES
460 DRAKE CIRCLE
SACRAMENTO, CA 95864

RV

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Network Branch #:3702480204297 "MONROE" Klamath, Oregon PIF: 04/19/2005

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 04/13/2004 made by BENJAMIN W MONROE 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 04/14/2004 in Book/Reel/Liber: M04 Page/Folio: 22011 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.

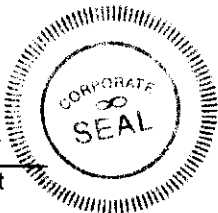
FIRST AMERICAN TITLE INSURANCE CO. BY ALLIANCE TITLE, ITS UNDERWRITTEN AGENT hereby accepts said appointments as Trustee under said Deed of Trust and, as Successor Trustee, pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey, 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 May 2nd, 2005

By: V. Rau
VANESSA RAU, Vice-President



By FIRST AMERICAN TITLE
INSURANCE CO. BY ALLIANCE
TITLE, ITS UNDERWRITTEN
AGENT as Trustee
On 04-29-05

By: M. Axelrod
MARCY AXELROD, VICE
PRESIDENT AND AUTHORIZED
SIGNATURE

* SARIKA CHAND
ASST SECRETARY

STATE OF Maryland
COUNTY OF Frederick

On May 2nd, 2005, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared VANESSA RAU, 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,

JANE EYLER
Notary Expires: 11/01/2005



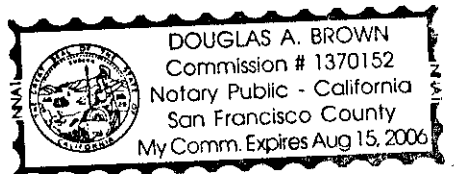
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+5

* SARIKA CHAND
ASST SECRETARY

WITNESS my hand and official seal,

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



(This area for notarial seal)