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Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

State of Oregon, County of Klamath Recorded 05/24/05 _ 8:45 a_m Recorded 05/24/05 37698-99 Vol M05 Pg_ Linda Smith, County Clerk Fee \$ 3/00 _ # of Pgs

ALLIANCE DEFAULT SERVICES 460 DRAKE CIRCLE SACRAMENTO, CA 95864

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE
Network Branch #:3702480118257 "LINDSAY" Klamath, Oregon PIF: 05/04/2005 The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 05/25/2004 made by JOE G LINDSAY MARY L LINDSAY 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 05/26/2004 in Book/Reel/Liber: M04 Page/Folio: 33607 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 16th, 2005

MERHL GIBSON, Vice-President

By FIRST AMERICAN TITLE Anthronous Marian Marian INSURANCE CO. BY ALLIANCE TITLE, ITS UNDERWRITTEN

Trustee AGENT

ARCY AXELROD VICE

SIDENT AND AUTHORIZED

SIGNATURE

* MARK CHADWELL

STATE OF Maryland COUNTY OF Carroll

ASST. SECRETARY

On May 16th, 2005, before me, SHAWN M LYERLY, a Notary Public in and for Carroll 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

SE

WITNESS iny hand and official seal,

SHAWKIM LYERLY

Notary Expires: 10/06/2008

WILL LYON NOTARY PUBLIC ON COUNTY

(This area for notarial seal)

* MARK CHADWELL ASST. SECRETARY

STATE OF California

COUNTY OF San Francisco

On 5/13/05. personally appeared MARCY AXELROD, VICE PRESIDENT AND AUTHORIZED SIGNATURE, personally known to me to be the Asst. Vice Precident 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, and acknowledged and on eath stated that she is authorized to execute said instrument. for the uses and purposes therein mentioned, and on oath stated that she is authorized to execute said instrument. In Witness Whereof Lhave 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

DOUGLAS A. BROWN Commission # 1370152 Notary Public - California San Francisco County My Comm. Expires Aug 15, 2006

(This area for notarial seal)