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Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

State of Oregon, County of Klamath Recorded 05/31/05 Vol M05 Pg 39 9:12 a m 91 Linda Smith, County Clerk 30 _ # of Pgs Fee \$

ALLIANCE DEFAULT SERVICES 460 DRAKE CIRCLE SACRAMENTO, CA 95864

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

CITIMORTGAGE, INC. #:0770075493 "CULLEN" Lender ID:3011/720738914 Klamath, Oregon VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 07/19/2002 made by REGINA R. CULLEN as the original Grantor(s), to PACIFIC CASCADES FINANCIAL, INC., as the original Trustee, for the benefit of KLAMATH FIRST FEDERAL S & L, ASSOC, as the original beneficiary, which Deed of Trust was recorded on 07/23/2002 in Book/Reel/Liber: M02 Page/Folio: 41605, 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

SEAI

CITIMORTGAGE, INC. SUCCESSOR IN INTEREST BY MERGER TO PRINCIPAL RESIDENTIAL MORTGAGE, INC

On May 17th, 2005

STATE OF Maryland COUNTY OF Frederick

MERHL GIBSON, Vice-President

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

AGENT as Trustee On 5/70/04

Βı Sector D VICE

PRESIDENT AND AUTHORIZED

SIGNATURE

* MARK CHADWELL

ASST. SECRETARY On May 17th, 2005, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland. personally appeared MERHL GIBSON, 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

(This area for notarial seal)

STATE OF California COUNTY OF San Francisco * MARK CHADWELL

ASST. SECRETARY

on 5/20/05 On 5/70/05 personally appeared MARCY AXELROD VIGE PRESIDENT AND AUTHORIZED SIGNATURE, personally known to me to be the Asst. Vice President of the corporation that executed the within any 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 seat the day and year first above written.

WITNESS my hand and official eal.

DOUGLAS A BROWN

Notary Expires: 08/15/2006 #1370152

(This area for notarial seal)