

Recording Requested By:  
CITIFINANCIAL MORTGAGE COMPANY, INC.

When Recorded Return To:

State of Oregon, County of Klamath  
Recorded 06/07/05 9:32 a m  
Vol M05 Pg 42039-40  
Linda Smith, County Clerk  
Fee \$ 31.00 # of Pgs 2

ALLIANCE DEFAULT SERVICES  
460 DRAKE CIRCLE  
SACRAMENTO, CA 95864

**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**

CITIFINANCIAL MORTGAGE CORPORATION #:5002238565 "ALTER" Lender ID:11004/ESERVE Klamath, Oregon PIF: 05/11/2005

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 04/08/2004 made by DAVID W. ALTER MARRIED, DARLENE M. ALTER MARRIED. as the original Grantor(s), to CHICAGO TITLE INSURANCE, A MISSOURI CORP., as the original Trustee, for the benefit of CHAMPION MORTGAGE, A DIVISION OF KEY BANK, USA, NATIONAL ASSOCIATION, as the original beneficiary, which Deed of Trust was recorded on 04/13/2004 in Book/Reel/Liber: M04 Page/Folio: 21575 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. Successor In  
Interest by Merge to Ford Consumer  
Finance Company, Inc.  
On May 26th, 2005

By: \_\_\_\_\_  
MERHL GIBSON, Vice-President

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

On 05-21-05

By: \_\_\_\_\_  
MARCY AXELROD, VICE  
PRESIDENT AND AUTHORIZED  
SIGNATURE

\* SARIKA CHAND  
ASST. SECRETARY

STATE OF Maryland  
COUNTY OF Carroll



On May 26th, 2005, before me, SHAWN 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.

WITNESS my hand and official seal,

SHAWN LYERLY  
Notary Expires: 10/06/2008



(This area for notarial seal)

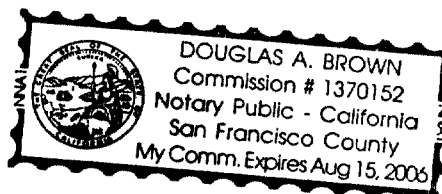
\* SARIKA CHAND  
ASST. SECRETARY

STATE OF California  
COUNTY OF San Francisco

On 05.27.05, personally appeared ~~MARGY 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 I have set my hand and affixed my official seal 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)