

Recording Requested By:  
VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

State of Oregon, County of Klamath  
Recorded 06/23/05 10:09a m  
Vol M05 Pg 47246-47  
Linda Smith, County Clerk  
Fee \$ 3/00 # of Pgs 2

*RV*  
ALLIANCE DEFAULT SERVICES  
460 DRAKE CIRCLE  
SACRAMENTO, CA 95864



**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**

Network Branch #:3702480204479 "ALLRED" Klamath, Oregon PIF: 04/18/2005

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 07/21/2004 made by JAMES W HARRIS LISA K ALLRED HARRIS 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 07/22/2004 in Book/Reel/Liber: M04 Page/Folio: 48060, 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 June 14th, 2005

By: [Signature]  
MERHL GIBSON, Vice-President



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

On [Signature]

By: [Signature]  
MARCY AXELROD, VICE  
PRESIDENT AND AUTHORIZED  
SIGNATURE

\* MARK CHADWELL  
ASST. SECRETARY

STATE OF Maryland  
COUNTY OF Carroll

On June 14th, 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,

[Signature]  
SHAWN LYERLY  
Notary Expires: 10/06/2008



(This area for notarial seal)

47247

\* MARK CHADWELL

STATE OF California  
COUNTY OF San Francisco

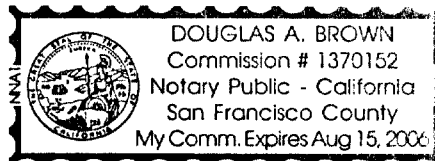
\*

ASST. SECRETARY

On 6/10/05, 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)