Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

ALLIANCE DEFAULT SERVICES 460 DRAKE CIRCLE SACRAMENTO, CA 95864

State of Oregon, County of Klamath Recorded 07/06/05 8:39 Vol M05 Pg 5/088 - 89 ∄m Linda Smith, County Clerk Fee \$ 31 00 # of Pgs _ # of Pgs

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE
CITIMORTGAGE, INC. #:0008049369 "DURHAM" Lender ID:3013/721587183 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: 01/20/2003 made by WILLIAM J DURHAM AND CAROL A DURHAM 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 02/03/2003 in Book/Reel/Liber: M03 Page/Folio: 06576 / 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.

ORTGAGE

CORPORATA

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

Vice-President

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

On CLASU.CTS

MARCY AXELROD PRESIDENT AND AUTHORIZED

IONATURE >

STATE OF Maryland **COUNTY OF Frederick**

On June 24th, 2005

SARIKA CHAND ASST. SECRETARY

On June 24th, 2005, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared PATTI K MILLER, 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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(This area for notarial seal)

STATE OF California COUNTY OF San Francisco SARIKA CHAND ASST. SECRETARY

On Signature, personally appeared MARCY 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 seat 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)

