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Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

SUSAN RONAN 16731 PONDEROSA LN KLAMATH FALLS, OR 97601 State of Oregon, County of Klamath Recorded 07/21/05 8:51 a.m. Recorded 07/21/05 55970. Vol M05 Pg_ Linda Smith, County Clerk Fee \$ 3/\infty # of Pas _# of Pgs

'05 JUL 21 AM0:51

Network Branch #:3702480118596 "RONAN" Klamath, Oregon PIF: 06/20/2005 The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 06/16/2004 made by RICHARD RONAN SUSAN RONAN 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 06/17/2004 in Book/Reel/Liber: M04 Page/Folio: 38998 as Instrument No.: N/A , in the official

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

CORPORATE

SEAL

THINING THE PARTY OF THE PARTY

CITIFINANCIAL, INC.

On July 13th, 2005

STATE OF Maryland

COUNTY OF Carroll

MERHL GIBSON, Vice-President

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

MAC PRESIDENT AND AUTHORIZED SIGNATURE

SARIKA CHAND ASST. SECRETARY

On July 13th, 2005, before me, SHAWN LYERLY, a Notary Public in and for Carroll County 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,

WITNESS my hand and official seal.

SHAWN LYERL

Notary Expires: 19/06/2008

Notary **Public** O// Count

(This area for notarial seal)

* SARIKA CHAND ASST. SECRETARY

STATE OF California COUNTY OF San Francisco

On SIGNATURE, personally known to me to be the Aset. 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)

