

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

State Of Oregon, County Of Klamath

M05-63102

08/30/2005 10:02:45 AM

Of Pages 2 Fee: \$31.00

RE: ALLIANCE DEFAULT SERVICES
460 DRAKE CIRCLE
SACRAMENTO, CA 95864

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Network Branch #:3702310203455 "GALLAGHER" Klamath, Oregon PIF: 08/02/2005

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 06/09/2005 made by CECIL GALLAGHER as the original Grantor(s), to LSI, as the original Trustee, for the benefit of CITIFINANCIAL, INC., as the original beneficiary, which Deed of Trust was recorded on 06/14/2005 in Book/Reel/Liber: M05 Page/Folio: 44459 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.

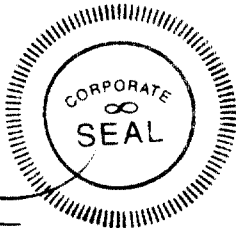
FIRST AMERICAN TITLE INSURANCE CO. BY ALLIANCE TITLE, ITS UNDERWRITTEN AGENT hereby accepts said appointments as Trustee under said Deed of Trust and, as Successor Trustee, pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey, 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, INC.

On August 18th, 2005

By: _____
MERHL GIBSON, Vice-President



By FIRST AMERICAN TITLE
INSURANCE CO. BY ALLIANCE
TITLE, ITS UNDERWRITTEN
AGENT as Trustee
On 8/19/05

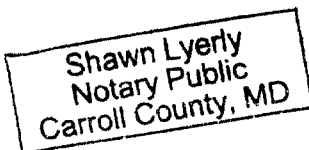
By: _____
SARIKA CHAND, ASST.
SECRETARY AND AUTHORIZED
SIGNATURE

STATE OF Maryland
COUNTY OF Carroll

On August 18th, 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, executed the instrument.

WITNESS my hand and official seal,

SHAWN LYERLY
Notary Expires: 10/06/2008

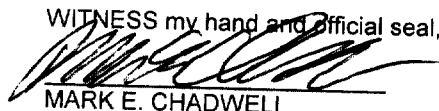


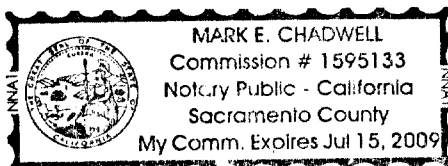
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STATE OF California
COUNTY OF Sacramento

On 8/19/05, personally appeared SARIKA CHAND, ASST. SECRETARY AND AUTHORIZED SIGNATURE, personally known to me to be an Asst. Secretary 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,


MARK E. CHADWELL
Notary Expires: 07/15/2009 #1595133



(This area for notarial seal)