State Of Oregon, County Of Klamath

M05-63104

08/30/2005 10:04:58 AM

Of Pages 2

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

ALLIANCE DEFAULT SERVICES 460 DRAKE CIRCLE SACRAMENTO, CA 95864

Fee: \$31.00

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Network Branch #:3702480203380 "KASHUBA" Klamath, Oregon PIF: 08/01/2005

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 05/29/2002 made by JAMES KASHUBA, WHO ACQIRED TITLE AS JIM KASHUBA 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 05/29/2002 in Book/Reel/Liber: M02 Page/Folio: 31654-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 SEAL SEAL on the dates below written.

CITIFINANCIAL, INC.

On August 18th, 2005

MERHL GIBSON, Vice-President

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

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

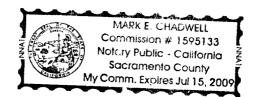
Shawn Lyerly Notary Public Carroll County, MD

(This area for notarial seal)

STATE OF California COUNTY OF Sacramento

my hand and official seal, MARK E. CHADWELL

Notary Expires: 07/15/2009 #1595133



(This area for notarial seal)