M05-65139

Klamath County, Oregon 09/27/2005 09:56:19 AM Pages 2 Fee: \$31.00

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:



ALLIANCE DEFAULT SERVICES 460 DRAKE CIRCLE SACRAMENTO, CA 95864

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Network Branch #:3702330106112 "O NEILL" Klamath, Oregon PIF: 08/27/2005

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 05/16/2000 made by KATHY L. O NEILL, AN ESTATE IN FEE SIMPLE as the original Grantor(s), to ASPEN TITLE, as the original Trustee, for the benefit of CITIFINANCIAL, INC., as the original beneficiary, which Deed of Trust was recorded on 05/19/2000 in Book/Reel/Liber: M00 Page/Folio: 18288 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 CORPORATE SEAL on the dates below written.

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CITIFINANCIAL, INC.

On September 16th 2805

MERHL GIBSON, Vice-President

By FIRST AMERICAN TITLE INSURANCE CO. BY ALLIANCE TITLE, ITS UNDERWRITTEN AGENT as Trustee On 11605

SARIKA CHAND, ASST. SECRETARY AND AUTHORIZED SIGNATURE

STATE OF Maryland **COUNTY OF Carroll**

On September 16th, 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 Rand and official seal,

SHAWN LYERLY

Notary Expires: 10/06/2008

Shawn Lverly Notary Public Carroll County, MD

(This area for notarial seal)

STATE OF California COUNTY OF Sacramento

On 2/1605, 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 seat the day and year first above written.

WITNESS my band and official seal,

MARK E. CHADWELL

Notary Expires: 07/15/2009 #1595133

(This area for notarial seal)

MARK E. CHADWELL
Commission # 1595133
Notary Public - California
Sacramento County
My Comm. Expires Jul 15, 2009