

M05-69727

Klamath County, Oregon

11/23/2005 09:57:38 AM

Pages 2 Fee: \$31.00

RETURN TO: S. A. Wileman
Orion Financial Group, Inc.
2860 Exchange Blvd. # 100
Southlake, TX 76092

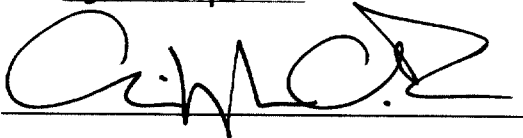
~~RECORD SECOND~~

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

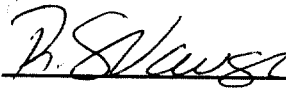
WHEREAS, **ESTHER J. BOTTING, A SINGLE WOMAN**, was the original Trustor, **FIRST AMERICAN TITLE INSURANCE COMPANY, A CALIFORNIA CORPORATION**, A Corporation, was the original Trustee, and **POLARIS MORTGAGE ASSOCIATES, A DIVISION OF PROVIDENT FUNDING ASSOCIATES, L.P. A CALIFORNIA LIMITED PARTNERSHIP**, was the original Beneficiary, under that certain Deed of Trust dated 7/9/1999, and recorded on July 14, 1999, as Book M99 Page 28233 of the Official Records of Klamath County, Oregon, and WHEREAS, the undersigned **CITIFINANCIAL, INC.** is the present Beneficiary under said Deed of Trust, and WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place and stead of **FIRST AMERICAN TITLE INSURANCE COMPANY, A CALIFORNIA CORPORATION**, A Corporation, the original Trustee thereunder, NOW, THEREFORE, the undersigned hereby substitutes **Christopher C. Dorr**, as Trustee under said Deed of Trust, and As substitute Trustee, **DOES HEREBY RECONVEY** to the person or persons legally entitled thereto, without warranty, all the estate, title, and interest acquired by Trustee under said Deed of Trust. The land referred to in said Deed of Trust is situated in the State of Oregon, County of Klamath. Property Address: 4504 DENVER AVE, KLAMATH FALLS, OR 97603

Date: October 14, 2005

CITIFINANCIAL, INC.



By:



Substitute Trustee, Christopher C. Dorr OSB# 99252

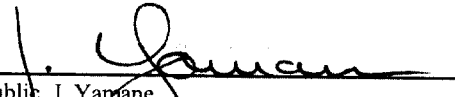
R. S. Vaughan, Vice President



BOTTING CITI MAA *05106737*

State of Texas County of Tarrant

On 10/7/2005 before me, a Notary Public, in and for said county and state, personally appeared R. S. Vaughan, Vice President, for **CITIFINANCIAL, INC.**, (known to me) (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument on behalf of the corporation therein named, and he/she acknowledged to me that such corporation executed the same, and that he/she subscribed the name of said corporation thereto on its behalf. In Witness Whereof, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.

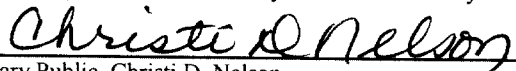
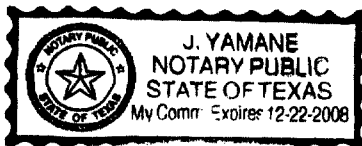


Notary Public, J. Yamane

My Commission Expires: 12/22/2008

State of Oregon County of Multnomah

On Oct 14, 2005, before me, a Notary Public, in and for said county and state, personally appeared Christopher C. Dorr, Substitute Trustee for **FIRST AMERICAN TITLE INSURANCE COMPANY, A CALIFORNIA CORPORATION**, (known to me) (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument on behalf of the corporation therein named, and he/she acknowledged to me that such corporation executed the same, and that he/she subscribed the name of said corporation thereto on its behalf. In Witness Whereof, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.



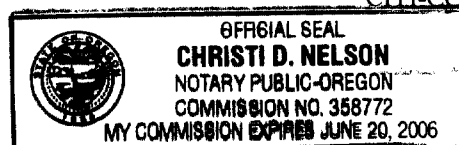
Notary Public, Christi D. Nelson

My Commission Expires: June 20, 2006

OR Klamath

200051 225832

CITI-CCC-RET.REL



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Southlake, TX 76092

Exhibit A
AFFIDAVIT OF LOST ASSIGNMENT

~~RECORD FIRST~~

BE IT KNOWN that on this 10/7/2005, before me, the undersigned authority, a Notary Public duly commissioned and qualified in and for the State and County aforesaid, personally came and appeared R. S. Vaughan who, upon being duly sworn, did depose and state as follows:

1. That he is the Vice President of/ for **CITIFINANCIAL, INC.**, ("Affiant") and is duly authorized to execute this Affidavit of Lost Assignment ("Affidavit") in such capacity; and
2. That Affiant is the holder, owner and/or servicer of that certain loan or obligation evidenced by a certain promissory note (the "Note") and mortgage, Deed of Trust or Deed to Secure Debt (the "Mortgage") identified as follows:

Date of Note: 7/9/1999

Original Principal Amount: \$ 12,000.00

Original Borrower: **ESTHER J. BOTTING, A SINGLE WOMAN**

Original Mortgagee: **POLARIS MORTGAGE ASSOCIATES, A DIVISION OF PROVIDENT FUNDING ASSOCIATES, L.P. A CALIFORNIA LIMITED PARTNERSHIP**

Mortgage/Deed of Trust Recording Date: 7/14/1999

Book M99 Page 28233

County: Klamath

State: OR

Property Address: 4504 DENVER AVE, KLAMATH FALLS, OR 97603

3. Based upon a diligent search of the property records, and the records of Affiant, it appears that the Assignment of Mortgage from **POLARIS MORTGAGE ASSOCIATES, A DIVISION OF PROVIDENT FUNDING ASSOCIATES, L.P. A CALIFORNIA LIMITED PARTNERSHIP, 488 EAST 6400 SOUTH, SUITE 125, SALT LAKE CITY, UT 84107** ("Grantor/Assignor") to **CITIFINANCIAL, INC.**, 1111 Northpoint Drive, Bldg. 4, Suite 100, Coppell, TX 75019 ("Grantee/Assignee") was never recorded and inadvertently not completed, and it is not now obtainable for the following reasons, to wit:

ORIGINAL LOST AND NEVER RECORDED

4. That the purpose of this Affidavit is to establish such facts.



BOTTING CITI MAA *02112390*

CITIFINANCIAL, INC.

By:

R. S. Vaughan, Vice President

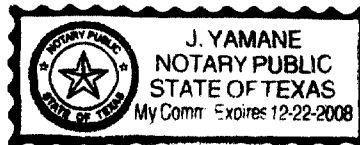


State of Texas, County of Tarrant

On the 10/7/2005 before me, the undersigned, a Notary Public in and for said State, personally appeared R. S. Vaughan, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her capacity, and that by his/her signature(s) on the instrument, the individual(s), or the person upon behalf of which individual(s) acted, executed the instrument.

Notary Public, J. Yamane

My Commission Expires: December 22, 2008



Witness: Daniel K. McCarley

Witness: Brenda Bohn

Prepared By: S. A. Wileman
Orion Financial Group, Inc.
2860 Exchange Blvd. # 100
Southlake, TX 76092

OR Klamath

200051 225832
CITI -CCC/ASN/CFM