

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION

M06-00572

Klamath County, Oregon

01/11/2006 08:34:15 AM

Pages 2 Fee: \$31.00

When Recorded Return To:

ALLIANCE DEFAULT SERVICES
460 DRAKE CIRCLE
SACRAMENTO, CA 95864



SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

CITIMORTGAGE, INC. #:0002421016 "RUDDOCK" Lender ID:5526/1676262584 Klamath, Oregon
MERS #: 100014420000290280 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 03/02/2001 made by DAVID A RUDDOCK AND PAMELA RUDDOCK AS TENANTS BY THE ENTIRETY as the original Grantor(s), to AMERITITLE, as the original Trustee, for the benefit of GATEWAY FINANCIAL SERVICES, AN OREGON CORPORATION, as the original beneficiary, which Deed of Trust was recorded on 03/07/2001 in Book/Reel/Liber: M01 Page/Folio: 9269 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.

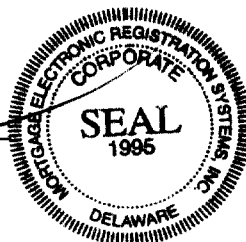
IN WITNESS WHEREOF, the present beneficiary and FIRST AMERICAN TITLE INSURANCE CO. BY ALLIANCE TITLE, ITS UNDERWRITTEN AGENT have caused these presents to be executed by their duly authorized officers on the dates below written.

MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC

By FIRST AMERICAN TITLE
INSURANCE CO. BY ALLIANCE
TITLE, ITS UNDERWRITTEN
AGENT, as Trustee
On 01/05/06

On January 4th, 2006

By: [Signature]
MERHL GIBSON, Vice-President



By: [Signature]
SARIKA CHAND, ASST.
SECRETARY AND AUTHORIZED
SIGNATURE

STATE OF Maryland
COUNTY OF Frederick

On January 4th, 2006, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared MERHL GIBSON, Vice-President who acknowledged himself/herself to be the aforesaid officer of the above named corporation, and that he/she, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself/herself as the officer designated therein. In witness whereof I hereunto set my hand and official seal,

WITNESS my hand and official seal,

[Signature]
JANE EYLER
Notary Expires: 11/01/2009



(This area for notarial seal)

STATE OF California
COUNTY OF Sacramento

On 01/05/09, 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)

