

Recording Requested By:  
VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

AllNation Title Services  
460 Drake Circle  
Sacramento, CA 95864



**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**

CITIMORTGAGE, INC. #:0002181888 "RUDDOCK" Lender ID:5806/1669045193 Klamath, Oregon  
MERS #: 100010100000624852 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 10/08/1998 made by JOHN S. RUDDOCK as the original Grantor(s), to FIRST AMERICAN TITLE COMPANY, 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 10/14/1998 in Book/Reel/Liber: M98 Page/Folio: 37718 as Instrument No.: 67896 , in the official records of Klamath County, Oregon

The undersigned HEREBY SUBSTITUTES FIRST AMERICAN TITLE INSURANCE CO. BY IT'S AGENT ALLNATION TITLE SERVICES, Trustee in lieu of the above named Trustee under said Deed of Trust.

FIRST AMERICAN TITLE INSURANCE CO. BY IT'S AGENT ALLNATION TITLE SERVICES 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 IT'S AGENT ALLNATION TITLE SERVICES 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 IT'S AGENT  
ALLNATION TITLE SERVICES as  
Trustee  
On 02-28-06

On February 23rd, 2006

By: \_\_\_\_\_  
MERHL GIBSON, Vice-President

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

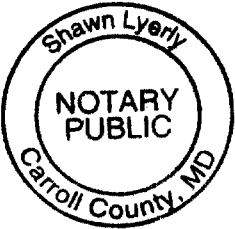


STATE OF Maryland  
COUNTY OF Carroll

On February 23rd, 2006, before me, Shawn Lyerly, a Notary Public in and for Carroll 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,

[Signature]  
Shawn Lyerly  
Notary Expires: 10/06/2008

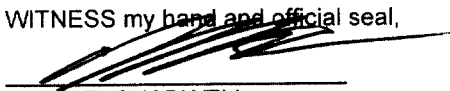


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STATE OF California  
COUNTY OF Sacramento

On 02-28-04 before me, MARK E. CHADWELL, a Notary Public in and for said County and State, personally appeared SARIKA CHAND , ASST. SECRETARY AND AUTHORIZED SIGNATURE, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity and that by her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal,

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

(This area for notarial seal)

