

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION



10/17/2006 09:56:47 AM

Fee: \$31.00

When Recorded Return To:

AllNation Title Services
460 Drake Circle
Sacramento, CA 95864



SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Network Branch #:3702310203612 "GALLAGHER" Klamath, Oregon PIF: 09/23/2006

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 08/02/2005 made by CECIL GALLAGHER as the original Grantor(s), to AMERITITLE, as the original Trustee, for the benefit of CITIFINANCIAL, INC., as the original beneficiary, which Deed of Trust was recorded on 08/04/2005 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: M05-61230, 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.

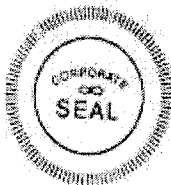
FIRST AMERICAN TITLE INSURANCE CO. BY IT'S AGENT ALLNATION TITLE SERVICES hereby accepts said appointments as Trustee under said Deed of Trust and, as Successor Trustee, pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey, 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.

CITIFINANCIAL, INC.

On October 9th, 2006

By: [Signature]
V. ROBIN RAU, Vice-President



By FIRST AMERICAN TITLE
INSURANCE CO. BY IT'S AGENT
ALLNATION TITLE SERVICES as
Trustee

On 10/17/06

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

* KAREN WADE

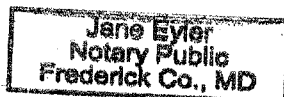
STATE OF Maryland
COUNTY OF Frederick

ASST. SECRETARY

On October 9th, 2006, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared V. ROBIN RAU, 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)


*KAREN WADE

STATE OF California
COUNTY OF Sacramento

ASST. SECRETARY

On 10/11/06 before me, MARK E. CHADWELL, a Notary Public in and for said County and State, personally appeared ~~SARIKA CHAND~~, 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)

