Recording Requested By: CITICORP TRUST BANK, FSB

When Recorded Return To:

KAREN SPARROW CITICORP TRUST BANK, FSB 7467 NEW RIDGE ROAD HANOVER, MD 21076

State of Oregon, County of Klamath Recorded 11/13/2002 9:54 a. m. Vol M02, Pg 65622. 23 Linda Smith, County Clerk Fee \$ 3100 # of Pgs

Substitution of Trustee & Deed of Reconveyance

CITICORP TRUST BANK, FSB #:6406041 "CUMMINS" Klamath, Oregon The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 02/08/1997 made by ROGER R CUMMINS AND MARLA J CUMMINS AN ESTATE IN FEE SIMPLE AS TENANTS BY THE ENTIRETY as the original Grantor(s), to KLAMATH COUNTY TITLE, as the original Trustee, for the benefit of COMMERCIAL CREDIT CORPORATION, as the original beneficiary, which Deed of Trust was recorded on 02/13/1997 in Book/Reel/Liber: M97 Page/Folio: 4494 as Instrument No.: 32827, in the official records of Klamath County, Oregon

The undersigned HEREBY SUBSTITUTES LANCE N. WESSELL, Trustee in lieu of the above named Trustee under said Deed of Trust.

LANCE N. WESSELL 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 LANCE N. WESSELL have caused these presents to be executed by their duly authorized officers on the dates below written.

COMMERCIAL CREDIT CORPORATION NOW KNOWN AS

CITIFINANCIAL, INC. On October 4th, 2002

A. R. HELFRICH, Ass Vice-President

By LANCE N. WESSELL as Trustee

On

LANCE N. WESSELL AS TRUSTEE , TRUSTE

STATE OF Maryland **COUNTY OF Anne Arundel**

On October 4th, 2002, before me, BARBARA L. DELSS, a Notary Public in and for Anne Arundel in the State of Maryland, personally appeared A. R. HELFRICH, Assistant 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,

BARBARA L. DELSS

Notary Expires: 03/29/2004

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(This area for notarial seal)

STATE OF OVEROCH COUNTY OF MULTICONAL On Getober 4th, 2002, before me, Ori Carpenter, a Notary Public in the State of Overoch personally appeared LANCE N. WESSELL, AS TRUSTEE, personally known to me (o
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

Notary Expires: / /



(This area for notarial seal)