M06-06423

Klamath County, Oregon 04/04/2006 09:19:20 AM Pages 1 Fee: \$26.00

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

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, JESUS C NAVARRO AND CARMEN H NAVARRO, was the original Trustor, ASPEN TITLE AND ESCROW, A Corporation, was the original Trustee, and ClTIFINANCIAL, INC., was the original Beneficiary, under that certain Deed of Trust dated 2/20/2001, and recorded on February 22, 2001, as Book M01 Page 7188 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 ASPEN TITLE AND ESCROW, 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: 2257 DARROW AVE, KLAMATH FALLS, OR 97601

Date: Narch 24,2006

CITIFINANCIAL, INC.

By:

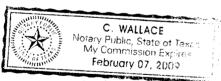
Substitute Trustee, Christopher C. Dorr OSB# 99252

A. Tucker, Vice President



State of Texas County of Tarrant

On 3/21/2006 before me, a Notary Public, in and for said county and state, personally appeared A. Tucker, 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.



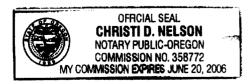
Notary Public, C. Wallace

My Commission Expires: 02/07/2009

State of Oregon County of Multnomah

On March 24, 2006, before me, a Notary Public, in and for said county and state, personally appeared Christopher C. Dorr, Substitute Trustee for ASPEN TITLE AND ESCROW, (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 214524 CITI-CCC-RET.REL