Recording Requested By:

VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

08/08/2006 09:36:39 AM

Klamath County, Oregon

2006-015881

Fee: \$31.00

: All Nation Title Services 1460 Drake Circle Sacramento, CA 95864

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

CITIMORTGAGE, INC. #:0008234209 "SUMMERS" Lender ID:3014/722574493 Klamath, Oregon VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 07/16/2003 made by BETTY LOU SUMMERS as the original Grantor(s), to PACIFIC CASCADES FINANCIAL, as the original Trustee, for the benefit of KLAMATH FIRST FEDERAL S & L, ASSOC, as the original beneficiary, which Deed of Trust was recorded on 07/23/2003 in Book/Reel/Liber: M03 Page/Folio: 51899, 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.

CORPORATA

SEAT

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.

CITIMORTGAGE, INC. SUCCESSOR IN INTEREST BY MERGER TO PRINCIPAL RESIDENTIAL MORTGAGE, INC. On August 1st, 2006

MERHL GIBSON, Vice-President

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

Trustee 8.2.24

3 SARIKA CHAND , ASST. SECRETARY AND AUTHORIZED

ne Eyle

NOTAR PUBLIC

ERICK C

SIGNATURE

STATE OF Maryland **COUNTY OF Frederick**

On August 1st, 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,

JANE EYLER

Notary Expires: 11/01/2009

(This area for notarial seal)

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE Page 2 of 2

STATE OF California COUNTY OF Sacramento

on 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,

MARKE. CHADWELL

Notary Expires: 07/15/2009 #1595133

(This area for notarial seal)

