

Recording Requested By:  
VERDUGO TRUSTEE SERVICE CORPORATION



When Recorded Return To:

09/26/2006 12:56:53 PM

Fee: \$31.00

AllNation Title Services  
460 Drake Circle  
Sacramento, CA 95864



**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**

CITIMORTGAGE, INC. #:0771132211 "GADDES" Lender ID:8033/0771132211 Klamath, Oregon  
MERS #: 100245400019295604 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 07/19/2002 made by MORGAN S GADDES, A MARRIED WOMAN as the original Grantor(s), to DAVID FENNELL, ATTORNEY, as the original Trustee, for the benefit of UNION FEDERAL BANK OF INDIANAPOLIS, as the original beneficiary, which Deed of Trust was recorded on 07/29/2002 in Book/Reel/Liber: M02 Page/Folio: 42632 as Instrument No.: N/A, 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.

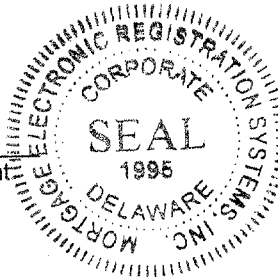
IN WITNESS WHEREOF, the present beneficiary and FIRST AMERICAN TITLE INSURANCE CO. BY IT'S AGENT ALLNATION TITLE SERVICES have caused these presents to be executed by their duly authorized officers on the dates below written.

MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS,  
INC.

On September 7th, 2006

By:

PATTI K MILLER, Vice-President



By FIRST AMERICAN TITLE  
INSURANCE CO. BY IT'S AGENT  
ALLNATION TITLE SERVICES as  
Trustee On 9-20-06

By:

SARIKA CHAND, ASSISTANT  
SECRETARY AND AUTHORIZED  
SIGNATURE

STATE OF Maryland  
COUNTY OF Frederick

On September 7th, 2006, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared PATTI K MILLER, 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 9-20-06 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)

