2006-020675Klamath County, Oregon



Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

10/16/2006 09:34:44 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 #:3702480202739 "LOVERDE" Klamath, Oregon PIF: 09/21/2006

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 08/17/2001 made by NANETTE LOVERDE as the original Grantor(s), to ASPEN TITLE AND ESCROW, as the original Trustee, for the benefit of CITIFINANCIAL, INC., as the original beneficiary, which Deed of Trust was recorded on 08/21/2001 in Book/Reel/Liber: M01 Page/Folio: 42247 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.

SEAL

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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 5th, 2006

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

Trustee

By: SIMPSON,

Vice-President

By: SARIKA CHAND , ASSISTANT SECRETARY AND AUTHORIZED

SIGNATURE

STATE OF Maryland COUNTY OF Frederick

On October 5th, 2006, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared GERALDINE M SIMPSON, 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

Jane Eyler Notary Public Frederick Co., MD

(This area for notarial seal)

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE Page 2 of 2

STATE OF California COUNTY OF Sacramento

WITNESS my hand and official seal,

MARK E. CHADWELL

Notary Expires: 07/15/2009 #1595133

(This area for notarial seal)

MARK E. CHADWELL
Commission # 1595133
Notary Public - California
Sacramento County
My Comm. Expires Jul 15, 2004