2006-023181 Klamath County, Oregon

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

00009192200600231810020021

11/20/2006 10:03:15 AM

Fee: \$31.00

AllNation Title Services 460 Drake Circle Sacramento, CA 95864



SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

CITIMORTGAGE, INC. #:0771225885 "DUDDING" Lender ID:10/4003787480 Klamath, Oregon MERS #: 100052599968381661 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 11/04/2003 made by VIVIAN E DUDDING AND GENE R BARLOW. as the original Grantor(s), to FIRST AMERICAN TITLE., as the original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC, as the original beneficiary, which Deed of Trust was recorded on 11/05/2003 in Book/Reel/Liber: M03 Page/Folio: 82548 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 November 9th, 2006

GERALDINE M SIMPSON,

Vice-President

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

Trustee 11-1376

SARIKA CHAND , ASSISTANT SECRETARY AND AUTHORIZED

SIGNATURE

STATE OF Maryland COUNTY OF Frederick

On November 9th, 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 EXCER 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

On ________ 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)

