Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

2006-023639 Klamath County, Oregon



11/28/2006 11:05:41 AM

Fee: \$31.00

AllNation Title Services 460 Drake Circle Sacramento, CA 95864

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE
Network Branch #:3702480205484 "CUNNINGHAM" Klamath, Oregon PIF: 11/06/2006 The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 06/28/2006 made by NICK E. CUNNINGHAM as the original Grantor(s), to AMERITITLE, as the original Trustee, for the benefit of CITIFINANCIAL, INC., as the original beneficiary, which Deed of Trust was recorded on 07/03/2006 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: M06-13531, in the official records of Klamath County,

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

CITIFINANCIAL, INC.

On November 20th, 2006

GERALDINE M SIMPSON,

Vice-President

By FIRST AMERICAN TITLE INSURANCE CO. BY IT'S AGENT ALLNATION TITLE SERVICES as 2/1/1

Trustee On

SEAL

SARIKA CHAND , ASSISTANT SECRETARY AND AUTHORIZED **SIGNATURE**

STATE OF Maryland COUNTY OF Frederick

On November 20th, 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

(This area for notarial seal)

Jane E**yler** Notary Public Frederick Co., MD

STATE OF California COUNTY OF Sacramento

On 11/21/06 before me, DOUGLAS A. BROWN, 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,

DOUGLAS A. BROWN

Notary Expires 09/26/2010 # 1695862

DOUGLAS A. BROWN
Commission # 1695862
Notary Public - California
Sacramento County
My Comm. Expires Sep 26, 2010