Recording Requested By:

When Recorded Return To:

VERDUGO TRUSTEE SERVICE CORPORATION

12/29/2006 09:51:49 AM

2006-025531

Klamath County, Oregon

Fee: \$31.00

AllNation Title Services 460 Drake Circle Sacramento, CA 95864

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

CITIMORTGAGE, INC. #:0771217385 "CHAMBERS" Lender ID:4619/1693715724 Klamath, Oregon MERS #: 100052599968032777 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 10/23/2003 made by JUDY CHAMBERS as the original Grantor(s), to ASPEN TITLE, as the original Trustee, for the benefit of MERS, as the original beneficiary, which Deed of Trust was recorded on 10/24/2003 in Book/Reel/Liber: √ M03 Page/Folio: 79065 , 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

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 December 18th, 2006

GERALDINE M SIMPSON,

Vice-President

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

On

SARIKA CHAND, ASSISTANT SECRETARY AND AUTHORIZED

SIGNATURE

ewn Lye

NOTARY PUBLIC

County

STATE OF Maryland COUNTY OF Carroll

On December 18th, 2006, before me, SHAWN LYERLY, a Notary Public in and for Carroll in the State of Maryland, personally appeared GERALDINE M SIMPSON, Vice-President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

SHAWN LYERLY

Notary Expires: 10/06/2008

(This area for notarial seal)

STATE OF California COUNTY OF Sacramento

On 12/16/06before 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,

MARK E. CHADWELL

Notary Expires: 07/15/2009 #1595133

