

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION



When Recorded Return To:

09/04/2007 09:27:17 AM

Fee: \$31.00

AllNation Title Services
460 Drake Circle
Sacramento, CA 95864



SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Network Branch #:3702480121301 "RIVERA" Klamath, Oregon PIF: 08/10/2007

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 05/20/2005 made by BENJAMIN RIVERA AND MELISSA WARNER RIVERA, HUSBAND AND WIFE AS TENANTS BY THE ENTIRETY as the original Grantor(s), to NONE SHOWN, as the original Trustee, for the benefit of CITIFINANCIAL, INC., as the original beneficiary, which Deed of Trust was recorded on 05/25/2005 in Book/Reel/Liber: M05 Page/Folio: 38336 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.

CITIFINANCIAL, INC.

By FIRST AMERICAN TITLE
INSURANCE CO. BY IT'S AGENT
ALLNATION TITLE SERVICES as
Trustee
On AUG 24 2007

On August 24th, 2007

By: 
MARYLYN C BROWN
Vice-President



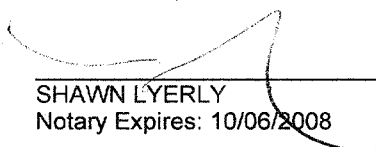
By: 
~~KAREN WADE, ASSISTANT~~
~~SECRETARY AND AUTHORIZED~~
~~SIGNATURE~~
* SARIKA CHAUD

STATE OF Maryland
COUNTY OF Carroll

ASST. SECRETARY

On August 24th, 2007, before me, SHAWN LYERLY, a Notary Public in and for Carroll in the State of Maryland, personally appeared MARYLYN C BROWN, 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

Shawn Lyerly
Notary Public
Carroll Co., MD

(This area for notarial seal)

STATE OF California
COUNTY OF Sacramento

On 08/24/07 before me, MARK E. CHADWELL, a Notary Public in and for said County and State, personally appeared ~~KAREN WADE~~, 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

