

Recording Requested By:  
VERDUGO TRUSTEE SERVICE CORPORATION



When Recorded Return To:

10/10/2007 10:16:21 AM

Fee: \$31.00

ROBERT EUGENE STANCLIFF  
2919 SUMMERS LANE  
KLAMATH FALLS, OR 97603



**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**

Network Branch #:3702480204545 "STANCLIFF" Klamath, Oregon PIF: 09/20/2007

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 09/13/2004 made by ROBERT STANCLIFF ANDREA STANCLIFF as the original Grantor(s), to LSI, as the original Trustee, for the benefit of CITIFINANCIAL, INC., as the original beneficiary, which Deed of Trust was recorded on 09/14/2004 in Book/Reel/Liber: M04 Page/Folio: 61190 as Instrument No.: N/A , in the official records of Klamath County, Oregon

The undersigned HEREBY SUBSTITUTES CITICORP TRUST BANK, FSB, Trustee in lieu of the above named Trustee under said Deed of Trust.

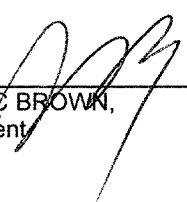
CITICORP TRUST BANK, FSB hereby accepts said appointments as Trustee under said Deed of Trust and, as Successor Trustee, pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey, without any covenant or warranty express or implied, 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 CITICORP TRUST BANK, FSB have caused these presents to be executed by their duly authorized officers on the dates below written.

CITIFINANCIAL, INC.

On October 4th, 2007

By CITICORP TRUST BANK, FSB  
as Trustee  
On October 4th, 2007

By:   
MARYLYN C BROWN,  
Vice-President

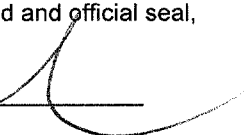


By:   
V. ROBIN RAU, VICE  
PRESIDENT

STATE OF Maryland  
COUNTY OF Carroll

On October 4th, 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

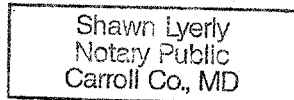
(This area for notarial seal)

STATE OF Maryland  
COUNTY OF Carroll

On October 4th, 2007, before me, SHAWN LYERLY, a Notary Public in and for Carroll in the State of Maryland, personally appeared V. ROBIN RAU, 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)