2007-019361 Klamath County, Oregon

00035114200700193610020024

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

11/14/2007 08:18:59 AM

Fee: \$31.00

When Recorded Return To:

RICHARD T. RAGAN KIMBERLY K RAGAN 7809 DONEGAL AVE KLAMATH FALLS, OR 97603-9413

TRUST BANK

CORPORATE SEAL

1963

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

CITIMORTGAGE, INC. #:0001925109 "RAGAN" Lender ID:03012/720929680 Klamath, Oregon The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 09/19/2002 made by RICHARD T. RAGAN AND KIMBERLY K. RAGAN AN ESTATE IN FEE SIMPLE AS TENANTS BY THE ENTIRETY as the original Grantor(s), to FIRST AMERICAN TITLE, as the original Trustee, for the benefit of GFS, INC DBA GATEWAY FINANCIAL SERVICES, as the original beneficiary, which Deed of Trust was recorded on 09/25/2002 in Book/Reel/Liber: M02 Page/Folio: 54734, in the official records of Klamath County, Oregon

Assessor's/Tax ID No. R589768

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.

CITIMORTGAGE, INC. SUCCESSOR IN INTEREST BY MERGER TO PRINCIPAL RESIDENTIAL MORTGAGE, INC. On November 7th, 2007 By CITICORP TRUST BANK, FSB as Trustee

On November 7th, 2007

SEAL

KRISTIN E CARE , VICE PRESIDENT

STATE OF Maryland COUNTY OF Frederick

On November 7th, 2007, before me, JANE EYLER, a Notary Public in and for Frederick 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,

JANE EYLER

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 Maryland COUNTY OF Frederick

On November 7th, 2007, before me, JANE EYLER, a Notary Public in and for Frederick in the State of Maryland, personally appeared KRISTIN E CARE, 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,

JANE EYLER

Notary Expires: 11/01/2009

Jane Eyler Notary Public Frederick Co., MD

(This area for notarial seal)