2007-019664 Klamath County, Oregon

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

CHERIE L VAN HORSEN PO BOX 232 KLAMATH FALLS, OR 97601-0011 00035475200700196640020024

11/20/2007 08:52:15 AM

Fee: \$31.00

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

CITIMORTGAGE, INC. #:0646906675 "HORSEN" Lender ID:03387/724051264 Klamath, Oregon The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 10/27/2004 made by CHERIE L. VAN HORSEN, A SINGLE WOMAN as the original Grantor(s), to AMERITITLE, as the original Trustee, for the benefit of NAJARIAN LOANS, INC., as the original beneficiary, which Deed of Trust was recorded on 11/04/2004 in Book/Reel/Liber: M04 Page/Folio: 75948 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.

SHAL

CITIMORTGAGE, INC. SUCCESSOR IN INTEREST BY MERGER TO ABN AMRO MORTGAGE GROUP, INC. On November 8th, 2007

By CITICORP TRUST BANK, FSB as Trustee

On November 8th, 2007

CORPORATE SEAL

MARYLYN C BROWN,

Vice-President

By: 1

KRISTIN E CARE , VICE

PRESIDENT

STATE OF Maryland COUNTY OF Frederick

On November 8th, 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)

STATE OF Maryland COUNTY OF Frederick

On November 8th, 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

(This area for notarial seal)

Jane Eyler Notary Public Frederick Co., MD