2007-019949 Klamath County, Oregon

0003580820070019949002027

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

EDWIN COCHRAN 19715 HWY 140 EAST DAIRY, OR 97625 11/27/2007 09:22:21 AM

Fee: \$31.00

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Network Branch #:3702480129023 "COCHRAN" Klamath, Oregon PIF: 10/31/2007

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 12/01/2006 made by EDWIN K COCHRAN AND ALTA K COCHRAN as the original Grantor(s), to AMERITITLE, as the original Trustee, for the benefit of CITIFINANCIAL, INC., as the original beneficiary, which Deed of Trust was recorded on 12/05/2006 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 2006-024092, 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 November 19th, 2007

KRISTIN E CARE, Vice-President

By CITICORP TRUST BANK, FSB as Trustee

On November 19th, 2007

By:_____KENNETH C BALOGH , VICE

PRESIDENT

STATE OF Maryland COUNTY OF Frederick

On November 19th, 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 EXLER 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 19th, 2007, before me, JANE EYLER, a Notary Public in and for Frederick in the State of Maryland, personally appeared KENNETH C BALOGH, 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.

Jane Eyler Notary Public Frederick Co., MD

WITNESS my hand and official seal,

JANE EYLER

Notary Expires: 11/01/2009

(This area for notarial seal)