Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

JERI ICENBICE 4426 DENVER AVE KLAMATH FALLS, OR 97603 2007-020249 Klamath County, Oregon

12/04/2007 08:47:58 AM

Fee: \$31.00

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Network Branch #:3702480205203 "ICENBICE" Klamath, Oregon PIF: 11/13/2007

Oz/23/2006 made by JIM ICENBICE AND JERI L. FISHER-ICENBICE, AS TENANTS BY THE ENTIRETY 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 02/27/2006 in Book/Reel/Liber N/A Page/Folio: N/A as beneficiary, which Deed of Trust was recorded on 02/27/2006 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: M06-03560, in the official records of Klamath County, Oregon

The undersigned HEREBY SUBSTITUTES CITICORP TRUST BANK, FSB, Trustee in lieu of the above named

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 27th, 2007

On November 27th, 2007

as Trustee

By CITICORP TRUST BANK, FSB

KENNETH C BALOGH , VICE **PRESIDENT**

STATE OF Maryland COUNTY OF Frederick

MARYLYN C BROWN.

Vice-President

On November 27th, 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 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,

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)

SEAL

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE Page 2 of 2

STATE OF Maryland COUNTY OF Frederick

On November 27th, 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 healf of which the person(s) acted 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)