

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION



01/02/2008 10:39:55 AM

Fee: \$31.00

When Recorded Return To:

CHRISTINE M GRAHAM
PO BOX 1782
KLAMATH FALLS, OR 97601



SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Network Branch #:2000510202115 "GRAHAM" Klamath, Oregon PIF: 12/10/2007
The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 05/12/2000 made by CHRISTINE M. GRAHAM AND GARY R. GRAGHAM as the original Grantor(s), to ASPEN TITLE AND ESCROW, as the original Trustee, for the benefit of ASSOCIATES FINANCIAL SERVICES COMPANY OF OREGON, INC., as the original beneficiary, which Deed of Trust was recorded on 05/17/2000 in Book/Reel/Liber: M00 Page/Folio: 17781 as Instrument No.: 4540340 , 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. 209, LLC, A
DELAWARE LIMITED LIABILITY
COMPANY(SUCCESSOR BY REASON OF
MERGER WITH ASSOCIATES FINANCIAL
SERVICES COMPANY OF OREGON,
INC.)

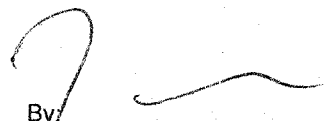
On December 26th, 2007

By CITICORP TRUST BANK, FSB
as Trustee

On December 26th, 2007

By: 
MARYLYN C BROWN,
Vice-President




By: 
KENNETH C BALOGH, VICE
PRESIDENT

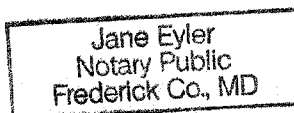


STATE OF Maryland
COUNTY OF Frederick

On December 26th, 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

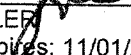


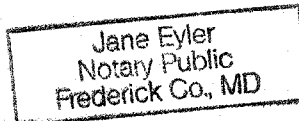
(This area for notarial seal)

STATE OF Maryland
COUNTY OF Frederick

On December 26th, 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.

WITNESS my hand and official seal,

JANE EYLER 
Notary Expires: 11/01/2009



(This area for notarial seal)