

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION



When Recorded Return To:

03/10/2008 08:18:17 AM

Fee: \$31.00

JOHNIE D K LAKE
STACY L LAKE
7150 HAGER LN
KLAMATH FALLS, OR 97603-2627



SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

CITIMORTGAGE, INC. #:0770045048 "LAKE" Lender ID:03010/719897533 Klamath, Oregon
The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 09/17/2001 made by JOHNIE D K LAKE AND STACY L LAKE, HUSBAND AND WIFE as the original Grantor(s), to PACIFIC CASCADES FINANCIAL INC., as the original Trustee, for the benefit of KLAMATH FIRST FEDERAL S & L, ASSOC, as the original beneficiary, which Deed of Trust was recorded on 09/17/2001 in Book/Reel/Liber: MO 1 Page/Folio: 47201, 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.

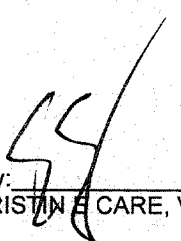
CITICORP TRUST BANK, FSB hereby accepts said appointments as Trustee under said Deed of Trust and, as Successor Trustee, pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey, without any covenant or warranty express or implied, 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.

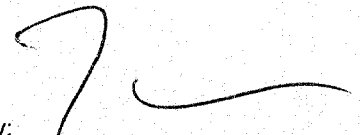
CITIMORTGAGE, INC.
SUCCESSOR IN INTEREST BY
MERGER TO PRINCIPAL
RESIDENTIAL MORTGAGE, INC.
On February 28th, 2008

By CITICORP TRUST BANK, FSB
as Trustee

On February 28th, 2008

By: 
KRISTIN E CARE, Vice-President

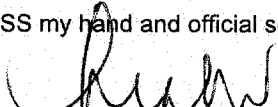


By: 
KENNETH C BALOGH, VICE
PRESIDENT

STATE OF Maryland
COUNTY OF Frederick

On February 28th, 2008, before me, LEAH M.I. VROMAN, 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,


LEAH M.I. VROMAN
Notary Expires: 08/08/2011

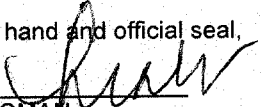
Leah M.I. Vroman
Notary Public
Frederick Co., MD

(This area for notarial seal)

STATE OF Maryland
COUNTY OF Frederick

On February 28th, 2008, before me, LEAH M.I. VROMAN, 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,


LEAH M.I. VROMAN
Notary Expires: 08/08/2011

Leah M.I. Vroman
Notary Public
Frederick Co., MD

(This area for notarial seal)