

Recording Requested By:  
VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

RICHARD E OTOSKI  
EMILY C OTOSKI  
6730 KIMBERLY CT  
KLAMATH FALLS, OR 97603



00043805200800050710020022

04/07/2008 02:41:01 PM

Fee: \$31.00

**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**

CUSTOM #:2711211991 "OTOSKI" Lender ID:2214 Klamath, Oregon  
The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 10/31/2005 made by RICHARD E. OTOSKI AND EMILY C. OTOSKI, HUSBAND AND WIFE as the original Grantor(s), to FIRST AMERICAN TITLE INS. CO. OF OREGON, as the original Trustee, for the benefit of CITIBANK, FEDERAL SAVINGS BANK, as the original beneficiary, which Deed of Trust was recorded on 11/16/2005 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: M05-69186, 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.

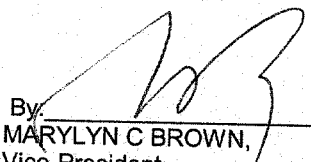
CITICORP TRUST BANK, fsb hereby accepts said appointments as Trustee under said Deed of Trust and, as Successor Trustee, pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey, without any covenant or warranty express or implied,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

CITIBANK, N.A. AS SUCCESSOR  
IN INTEREST TO MERGER OF  
CITIBANK, FEDERAL SAVINGS  
BANK  
On April 1st, 2008

By CITICORP TRUST BANK, fsb  
as Trustee

On April 1st, 2008

By:   
MARYLYN C BROWN,  
Vice-President




By:   
KRISTINE E CARE, VICE  
PRESIDENT

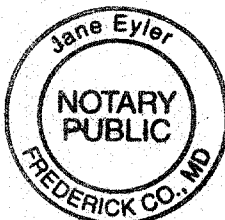


STATE OF Maryland  
COUNTY OF Frederick

On April 1st, 2008, 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 April 1st, 2008, 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)