

2008-007054

Klamath County, Oregon

Recording Requested By:  
VERDUGO TRUSTEE SERVICE CORPORATION



00046099200800070540020024

When Recorded Return To:

05/13/2008 11:52:56 AM

Fee: \$31.00

RICHARD R. KERNS  
DEBORAH S. KERNS  
PO BOX 59  
MERRILL, OR 97633-0059



**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**

CITIMORTGAGE, INC. #:0770056975 "KERNS" Lender ID:05536/1680453305 Klamath, Oregon  
The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 02/04/2002 made by RICHARD R. KERNS AND DEBORAH S. KERNS AS TENANTS BY THE ENTIRETY as the original Grantor(s), to AMERITITLE, as the original Trustee, for the benefit of GFS, INC DBA GATEWAY FINANCIAL SERVICES, as the original beneficiary, which Deed of Trust was recorded on 02/08/2002 in Book/Reel/Liber: M02 Page/Folio: 7760, 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 May 6th, 2008

By CITICORP TRUST BANK, FSB  
as Trustee

On May 6th, 2008

By:   
MARYLYN C BROWN,  
Vice-President



By:   
KRISTIN E CARE, VICE  
PRESIDENT

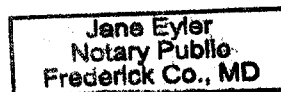


STATE OF Maryland  
COUNTY OF Frederick

On May 6th, 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




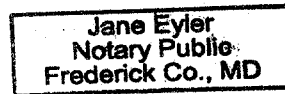
(This area for notarial seal)

STATE OF Maryland  
COUNTY OF Frederick

On May 6th, 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)