

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION



When Recorded Return To:

07/02/2008 08:17:51 AM

Fee: \$31.00

DORENE L. HARGER
BARBARA J. HARGER
5303 SUMMIT ST
KLAMATH FALLS, OR 97603-8537



SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

CITIMORTGAGE, INC. #:0771132685 "HARGER" Lender ID:03022/269385673 Klamath, Oregon
MERS #: 100245400022926658 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 09/02/2005 made by DORENE L. HARGER, AN UNMARRIED WOMAN, AND BARBARA J. HARGER, AN UNMARRIED WOMAN as the original Grantor(s), to NORTHWEST TRUSTEE SERVICES, as the original Trustee, for the benefit of MERS, as the original beneficiary, which Deed of Trust was recorded on 09/13/2005 as Instrument No.: M05-64154, 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.

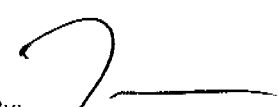
MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS,
INC.
On June 26th, 2008

By CITICORP TRUST BANK, FSB
as Trustee

On June 26th, 2008

By: 
MARYLYN C BROWN,
Vice-President




By: 
KENNETH C BALOGH, VICE
PRESIDENT

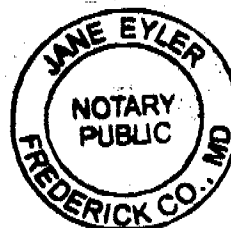


STATE OF Maryland
COUNTY OF Frederick

On this 26th day of June 2008, before me, the undersigned officer personally appeared MARYLYN C BROWN, who made acknowledgment on behalf of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., who acknowledges himself/herself to be the Vice-President of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., a corporation, and that he/she as such Vice-President, being authorized so to do, executed the foregoing instrument in their capacity for the purposes therein contained, by signing the name of the corporation by himself/herself as Vice-President.

WITNESS my hand and official seal,


JANE EYLER
Notary Expires: 11/01/2009

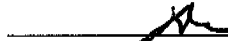


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STATE OF Maryland
COUNTY OF Frederick

On this 26th day of June 2008, before me, the undersigned officer personally appeared KENNETH C BALOGH, who made acknowledgment on behalf of CITICORP TRUST BANK, FSB, who acknowledges himself/herself to be the VICE PRESIDENT of CITICORP TRUST BANK, FSB, a corporation, and that he/she as such VICE PRESIDENT, being authorized so to do, executed the foregoing instrument in their capacity for the purposes therein contained, by signing the name of the corporation by himself/herself as VICE PRESIDENT .

WITNESS my hand and official seal,



JANE EYLER
Notary Expires: 11/01/2009

(This area for notarial seal)

