2008-010281 Klamath County, Oregon



Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

07/18/2008 09:33:39 AM

When Recorded Return To:

MELVIN MORGAN DORIS MORGAN 105 CHARLIE AVE CHILOQUIN, OR 97624

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE
CITIMORTGAGE, INC. #:2003992702 "MORGAN" Lender ID:00120/2003992702 Klamath, Oregon The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 12/08/2006 made by MELVIN MORGAN, A MARRIED MAN AND DORIS MORGAN, A MARRIED WOMAN JOINT TENANTS as the original Grantor(s), to WILLIAM T. STEVENS, as the original Trustee, for the benefit of AMERIFIRST HOME IMPROVEMENT FINANCE, as the original beneficiary, which Deed of Trust was recorded on 12/27/2006 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 2006-025361, 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.

On July 10th, 2008

By CITICORP TRUST BANK, FSB as Trustee On July 10th, 2008

TRUSTBA CORPORATE SEAL 1963

MARYLYN C BROWN,

Vice-President

CAROL A HOUCK, VICE

PRESIDENT

STATE OF Maryland COUNTY OF Frederick

On this 10th day of July 2008, before me, the undersigned officer personally appeared MARYLYN C BROWN, who made acknowledgment on behalf of CITIMORTGAGE, INC., who acknowledges himself/herself to be the Vice-President of CITIMORTGAGE, 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 Fullio Frederick Co., MD

JANE EYLER

Notary Expires: 11/01/2009

(This area for notarial seal)

STATE OF Maryland COUNTY OF Frederick

On this 10th day of July 2008, before me, the undersigned officer personally appeared CAROL A HOUCK, 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 Jane Eyler Notary Fullido Frederick Co., MD

(This area for notarial seal)