2008-010839 Klamath County, Oregon

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

DAWN R VELAZQUEZ PO BOX 751 CHILOQUIN, OR 97624 07/31/2008 08:07:53 AM

Fee: \$31.00

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Network Branch #:3702480200287 "VELAZQUEZ" Klamath, Oregon PIF: 06/23/2006

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 10/16/1997 made by DAWN R VELAZQUEZ as the original Grantor(s), to AMERITITLE, as the original Trustee, for the benefit of ASSOCIATES FINANCIAL SERVICES COMPANY OF ORECON, INC. or the principle. the benefit of ASSOCIATES FINANCIAL SERVICES COMPANY OF OREGON, INC., as the original beneficiary, which Deed of Trust was recorded on 10/21/1997 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 34577 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.

CITIFINANCIAL, INC. 209, LLC, A DELAWARE LIMITED LIABILITY COMPANY(SUCCESSOR BY REASON OF MERGER WITH ASSOCIATES FINANCIAL SERVICES COMPANY OF OREGON, INC.)

On July 28th, 2008

By CITICORP TRUST BANK, FSB

MARYLYN C BROWN

On July 28th, 2008

Vice-President

V. ROBIN RAU , VICE

as Trustee

PRESIDENT

STATE OF Maryland COUNTY OF Frederick

On this 28th day of July 2008, before me, the undersigned officer personally appeared MARYLYN C BROWN , who made acknowledgment on behalf of ASSOCIATES FINANCIAL SERVICES COMPANY OF OREGON, INC., who acknowledges himself/herself to be the Vice-President of ASSOCIATES FINANCIAL SERVICES COMPANY OF OREGON, 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

Jane Eyler Notary Public Frederick Co., MD

(This area for notarial seal)

STATE OF Maryland COUNTY OF Frederick

On this 28th day of July 2008, before me, the undersigned officer personally appeared V. ROBIN RAU, 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 Public Frederick Co., MD

JANE EYLER Notary Expires: 11/01/2009

(This area for notarial seal)