2008-012591 Klamath County, Oregon

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

09/09/2008 10:04:40 AM

Fee: \$31.00

When Recorded Return To:

FRANCES M MCCOMBER 3659 FLINT ST KLAMATH FALLS, OR 97601

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Network Branch #:3702330205161 "MCCOMBER" Klamath, Oregon PIF: 08/15/2008 The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 03/26/2002 made by BRYANT WESLEY MCCOMBER AND FRANCES MARGERITA MCCOMBER as the original Grantor(s), to FIRST AMERICAN INSURANCE, as the original Trustee, for the benefit of CITIFINANCIAL, INC., as the original beneficiary, which Deed of Trust was recorded on 03/28/2002 in Book/Reel/Liber: M02 Page/Folio: 18369 as Instrument No.: N/A, 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.

On September 2nd, 2008

By CITICORP TRUST BANK, FSB

as Trustee

MARYLYN & BROWN

Vice-President

On September 2nd, 2008

GLORIÁ BOHACEK, VICE **PRESIDENT**

STATE OF Maryland COUNTY OF Frederick

On this 2nd day of September 2008, before me, the undersigned officer personally appeared MARYLYN C BROWN, who made acknowledgment on behalf of CITIFINANCIAL, INC., who acknowledges himself/herself to be the Vice-President of CITIFINANCIAL, 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.

Jane Eyler Notary Public Frederick Co., MD

WITNESS my hand and official seal,

JANE EYLER

Notary Expires: 11/01/2009

(This area for notarial seal)

SEA

STATE OF Maryland COUNTY OF Frederick

On this 2nd day of September 2008, before me, the undersigned officer personally appeared GLORIA BOHACEK, 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.

Jane Eyler Notary Public Frederick Co., MD

WITNESS my hand and official seal,

JANE EYLER

Notary Expires: 11/01/2009

(This area for notarial seal)