2008-013786 Klamath County, Oregon

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION 00054334200800137860020032

When Recorded Return To:

10/07/2008 11:01:35 AM

Fee: \$31.00

DEBORAH S REDDERSON 1026 HANKS STREET KLAMATH FALLS, OR 97601

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Network Branch #:3702330102699 "REDDERSON" Klamath, Oregon PIF: 09/16/2008
The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 09/11/2007 made by ROBERT H. REDDERSON DEBORAH S. REDDERSON as the original Grantor(s), to FIRST AMERICAN TITLE- KLAMATH, as the original Trustee, for the benefit of CITIFINANCIAL, INC., as the original beneficiary, which Deed of Trust was recorded on 09/12/2007 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 2007-016047, 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 October 1st, 2008

By CITICORP TRUST BANK, FSB as Trustee

On October 1st, 2008

CAROL A HOUCK . VICE

PRESIDENT

STATE OF Maryland COUNTY OF Frederick

MARYLYN C BROWN, Vice-President

On this 1st day of October 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 .

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)

SEAL

STATE OF Maryland COUNTY OF Frederick

On this 1st day of October 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

(This area for notarial seal)

Jane Eyler Notary Public Frederick Co., MD