

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION



When Recorded Return To:

11/05/2008 10:53:01 AM

Fee: \$31.00

PEGGY D DUFF
122 LINCOLN
KLAMATH FALLS, OR 97601



SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Network Branch #:3702330100156 "DUFF" Klamath, Oregon PIF: 10/09/2008

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 04/01/2003 made by PEGGY D DUFF as the original Grantor(s), to ASPEN TITLE AND ESCROW, as the original Trustee, for the benefit of CITIFINANCIAL, INC., as the original beneficiary, which Deed of Trust was recorded on 04/02/2003 in Book/Reel/Liber: M03 Page/Folio: 19902 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 October 24th, 2008

By: 
MARYLYN C BROWN,
Vice-President



By CITICORP TRUST BANK, FSB
as Trustee
On October 24th, 2008


By: 
V. ROBIN RAU, VICE
PRESIDENT

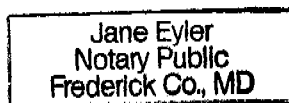


STATE OF Maryland
COUNTY OF Frederick

On this 24th 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




(This area for notarial seal)

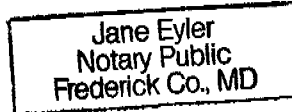
STATE OF Maryland
COUNTY OF Frederick

On this 24th day of October 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 Expires: 11/01/2009



(This area for notarial seal)