

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION



When Recorded Return To:

04/08/2009 09:28:49 AM

Fee: \$31.00

ANDREA TEAFORD
4544 CLEVELAND AVE
KLAMATH FALLS, OR 97603



SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Network Branch #:3702330200790 "TEAFORD" Klamath, Oregon PIF: 03/02/2009

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 10/18/2007 made by ANDREA DEE TEAFORD 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 10/19/2007 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 2007-18131, 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 March 31st, 2009

By CITICORP TRUST BANK, FSB

as Trustee

On March 31st, 2009

By: CA Houck
CAROL A HOUCK, Vice-President



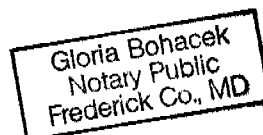
By: CW
CHRISTINA WILLET, VICE
PRESIDENT

STATE OF Maryland
COUNTY OF Frederick

On this 31st day of March 2009, before me, the undersigned officer personally appeared CAROL A HOUCK, 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,

Gloria Bohacek
GLORIA BOHACEK
Notary Expires: 03/25/2012

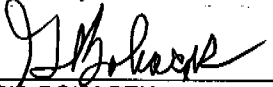


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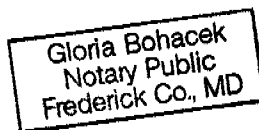
STATE OF Maryland
COUNTY OF Frederick

On this 31st day of March 2009, before me, the undersigned officer personally appeared CHRISTINA WILLET, 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,



GLORIA BOHACEK
Notary Expires: 03/25/2012



(This area for notarial seal)