2009-015237 Klamath County, Oregon

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

MERLAINE S ZWARTVERWER 12179 MERGANSER RD KLAMATH FALLS, OR 97601-8649 12/02/2009 09:07:31 AM

Fee: \$47.00

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

CITIMORTGAGE, INC. #:2003481438 "ZWARTVERWER" Lender ID:05605/1701063505 Klamath, Oregon The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 03/24/2006 made by MERLAINE S. ZWARTVERWER as the original Grantor(s), to FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON, as the original Trustee, for the benefit of SOUTH VALLEY BANK & TRUST, as the original beneficiary, which Deed of Trust was recorded on 03/24/2006 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: M06-05554, 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.

SEAL

CITIMORTGAGE, INC.

On November 19th, 2009

By CITICORP TRUST BANK, FSB

as Trustee

On November 19th, 2009

MARY K DUVALL, Vice-President

WAI TER H EICHELBERGER .

VICE PRESIDENT

STATE OF Maryland **COUNTY OF Washington**

On this 19th day of November 2009, before me, the undersigned officer personally appeared MARY K DUVALL, who made acknowledgment on behalf of CITIMORTGAGE, INC., who acknowledges himself/herself to be the Vice-President of CITIMORTGAGE, 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,

V. ROBIN RAU

Notary Expires: 12/31/2011

V Robin Rau Notary Public Washington Co., MD

(This area for notarial seal)

STATE OF Maryland COUNTY OF Washington

On this 19th day of November 2009, before me, the undersigned officer personally appeared WALTER H EICHELBERGER, 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,

V. ROBIN RAU

Notary Expires: 12/31/2011

V. Robin Rau Notary Public Washington Co., MD

(This area for notarial seal)