Recording Requested By:

VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

KAREN K MCKINNEY 1505 MADISON ST UNIT 7 KLAMATH FALLS, OR 97603 2010-001755 Klamath County, Oregon

9390201000017550020025

02/02/2010 10:47:26 AM

Fee: \$47.00

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Network Branch #:2000510242757 "MCKINNEY" Klamath, Oregon PIF: 01/07/2010
The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 03/24/2000 made by MICKEY AND KAREN MCKINNEY HUSBAND AND WIFE as the original Grantor(s), to ASPEN TITLE AND ESCROW, as the original Trustee, for the benefit of ASSOCIATES FINANCIAL SERVICES COMPANY OF OREGON, INC., as the original beneficiary, which Deed of Trust was recorded on 04/05/2000 in Book/Reel/Liber: M00 Page/Folio: 11264 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. 209, LLC, A DELAWARE LIMITED LIABILITY COMPANY(SUCCESSOR BY REASON OF MERGER WITH ASSOCIATES FINANCIAL SERVICES COMPANY OF OREGON, INC.)

On January 22nd, 2010

By CITICORP TRUST BANK, FSB as Trustee

On January 22nd, 2010

DONG/DO, Vice-President

GLORIA BOHACEK, VICE

PRESIDENT

STATE OF Maryland **COUNTY OF Frederick**

On this 22nd day of January 2010, before me, the undersigned officer personally appeared DONG DO, who made acknowledgment on behalf of ASSOCIATES FINANCIAL SERVICES COMPANY OF OREGON, INC., who acknowledges himself/herself to be the Vice-President of ASSOCIATES FINANCIAL SERVICES COMPANY OF OREGON, 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,

SHYRA DAVIS Notary Expires: 03/14/2012

Shyra Davis Notary Public Frederick Co., MD

(This area for notarial seal)

STATE OF Maryland COUNTY OF Frederick

On this 22nd day of January 2010, 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.

WITNESS my hand and official seal,

SHYRA DAVIS

Notary Expires: 03/14/2012

Shyra Davie Notary Public Frederick Co., MD

(This area for notarial seal)