2010-002080 Klamath County, Oregon

00079787201000020800020028

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

GERARD POULIOT 3859 ALTAMONT DR KLAMATH FALLS, OR 97603-7217 02/09/2010 11:51:35 AM

Fee: \$47.00

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

CITIMORTGAGE, INC. #:0006700153 "POULIOT" Lender ID:00275/0006700153 Klamath, Oregon The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 12/16/1994 made by GERARD L. POULIOT AND DEBRA POULIOT as the original Grantor(s), to CRATER TITLE INSURANCE COMPANY, as the original Trustee, for the benefit of FIRST UNION HOME EQUITY BANK, N.A., as the original beneficiary, which Deed of Trust was recorded on 12/16/1994 in Book/Reel/Liber: M94 Page/Folio: 38574 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.

COMMERCIAL CREDIT NOW KNOWN AS CITIFINANCIAL, INC.

On February 1st, 2010

By CITICORP TRUST BANK, FSB as Trustee

On February 1st, 2010

KENNETH C BALOGH, Vice-President By

SALATCHI SOUPPAYA , VICE

PRESIDENT

STATE OF Maryland COUNTY OF Frederick

On this 1st day of February 2010, before me, the undersigned officer personally appeared KENNETH C BALOGH, who made acknowledgment on behalf of COMMERCIAL CREDIT, who acknowledges himself/herself to be the Vice-President of COMMERCIAL CREDIT, 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 highself/herself as Vice-President.

WITNESS my hand and official seal,

SHERRY L SHEFFLER Notary Expires 12/31/2011

Sherry Sheffler Notary Public Frederick Co., MD

(This area for notarial seal)

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE Page 2 of 2

STATE OF Maryland COUNTY OF Frederick

On this 1st day of February 2010, before me, the undersigned officer personally appeared SALATCHI SOUPPAYA, 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,

SHERRY L SHEFFLER Notary Expires, 12/31/2011

Sherry Sheffler Notary Public Frederick Co., MD (This area for notarial seal)