2010-006657 Klamath County, Oregon

00085130201000066570020020

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

SANDRA L GÁRVER 29515 SW SERENITY WAY APT A WILSONVILLE, OR 97070 06/02/2010 11:56:07 AM

Fee: \$47.00

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

CUSTOM #:2712895016 "GARVER" Lender ID:2214 Klamath, Oregon MERS #: 100346710100311716 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 03/29/2006 made by SANDARA L GARVER AND MARVEL E HUSKINSON as the original Grantor(s), to REGIONAL TRUSTEE SERVICES AND GB HOME EQUITY LLC A WISCONSIN LIMITED LIABILITY, as the original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as the original beneficiary, which Deed of Trust was recorded on 04/07/2006 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: M06-06740, 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.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. On May 20th, 2010 By CITICORP TRUST BANK, fsb as Trustee

On May 20th, 2010

MARYANN BLANK, Vice-President

TERRISHEFFLER, VICE

STATE OF Maryland COUNTY OF Frederick

On this 20th day of May 2010, before me, the undersigned officer personally appeared MARYANN BLANK, who made acknowledgment on behalf of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., who acknowledges himself/herself to be the Vice-President of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, 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 MD

(This area for notarial seal)

STATE OF Maryland COUNTY OF Frederick

On this 20th day of May 2010, before me, the undersigned officer personally appeared TERRI SHEFFLER, 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 frand and official seal,

SHYRA DAVIS

Notary Expires: 03/14/2012

Shyra Davis Notary Public Frederick (MD

(This area for notarial seal)