2010-010040 Klamath County, Oregon

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Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

RICHARD E RUHL KIMBERLY A RUHL 390 COBURG RD STEF EUGENE, OR 97401-6100 08/24/2010 11:14:30 AM

Fee: \$47.00

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

CITIMORTGAGE, INC. #:1120485664 "RUHL" Lender ID:03402/538084065 Klamath, Oregon MERS #: 100016500008211301 VRU #: 1-888-679-6377

The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 12/03/2008 made by RICHARD E RUHL AND KIMBERLY A RUHL as the original Grantor(s), to REGIONAL TRUSTEE SERVICES, as the original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as the original beneficiary, which Deed of Trust was recorded on 12/08/2008 as Instrument No.: 2008-016186 ReRecorded 12/22/2008 as Instrument No.: 2008-016683, 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 August 13th, 2010

By CITICORP TRUST BANK, FSB as Trustee

On August 13th, 2010

SALÁTCHI SOUPPAYA,

Vice-President

By: UY Y V DENNIS MYERS, VICE

PRESIDENT

STATE OF Maryland COUNTY OF Washington

On this 13th day of August 2010, before me, the undersigned officer personally appeared SALATCHI SOUPPAYA, 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,

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 13th day of August 2010, before me, the undersigned officer personally appeared DENNIS MYERS, 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)