2010-014610 Klamath County, Oregon

00094574201000146100020024

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

PAM PANKEY 540 CHAPMAN RD LAPINE, OR 97739 12/28/2010 10:33:54 AM

Fee: \$47.00

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

Network Branch #:3702470204750 "PANKEY" Klamath, Oregon PIF: 11/09/2010
The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 03/29/2005 made by CHARLES L PANKEY AND PAMELA L PANKEY as the original Grantor(s), to ASPEN TITLE, as the original Trustee, for the benefit of CITIFINANCIAL, INC., as the original beneficiary, which Deed of Trust was recorded on 04/01/2005 in Book/Reel/Liber: M05 Page/Folio: 22566 as Instrument No.: N/A, in the official records of Klamath County, Oregon

Property Address: 540 CHAPMAN RD, LAPINE, OR 97739

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.

On December 16th, 2010

By CITICORP TRUST BANK, FSB

as Trustee

On December 16th, 2010

DONG DO, Vice-President

TERRISHEFFLER, VICE

PRESIDENT

STATE OF Maryland COUNTY OF Frederick

On this 16th day of December 2010, before me, the undersigned officer personally appeared DONG DO, who made acknowledgment on behalf of CITIFINANCIAL, INC., who acknowledges himself/herself to be the Vice-President of CITIFINANCIAL, 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 16th day of December 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 hand and official seal,

SHYRA DAVIS

Notary Expires: 03/14/2012

Shyra Davis Notary Public Frederick Co., MD

(This area for notarial seal)