Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

BARRY R CARD HOLLY J CARD 914 LOMA LINDA DR KLAMATH FALLS, OR 97601-2362 2011-000427 Klamath County, Oregon

01/12/2011 09:11:50 AM

Fee: \$47.00

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE
CITIMORTGAGE, INC. #:0008135135 "CARD" Lender ID:03013/721894199 Klamath, Oregon
The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 04/15/2003 made by BARRY R CARD AND HOLLY J CARD as the original Grantor(s), to PACIFIC CASCADES FINANCIAL, as the original Trustee, for the benefit of KLAMATH FIRST FEDERAL S & L, ASSOC, as the original beneficiary, which Deed of Trust was recorded on 04/21/2003 in Book/Reel/Liber: M03 Page/Folio: 25260 as Instrument No.: N/A, in the official records of Klamath County, Oregon

Property Address: 914 LOMA LINDA DR, KLAMATH FALLS, OR 97601

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.

CITIMORTGAGE, INC. SUCCESSOR IN INTEREST BY MERGER TO PRINCIPAL RESIDENTIAL MORTGAGE, INC. On January 5th, 2011

By CITICORP TRUST BANK, FSB as Trustee

On January 5th, 2011

WALTER H EICHELBERGER,

Vice-President

DONG DO , VICE PRESIDENT

STATE OF Maryland COUNTY OF Washington

On this 5th day of January 2011, before me, the undersigned officer personally appeared WALTER H EICHELBERGER, who made acknowledgment on behalf of CITIMORTGAGE, INC. SUCCESSOR IN INTEREST BY MERGER TO PRINCIPAL RESIDENTIAL MORTGAGE, INC., who acknowledges himself/herself to be the Vice-President of CITIMORTGAGE, INC. SUCCESSOR IN INTEREST BY MERGER TO PRINCIPAL RESIDENTIAL MORTGAGE, 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 5th day of January 2011, before me, the undersigned officer personally appeared DONG DO, 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

(This area for notarial seal)

V. Robin Rau Notary Public Washington Co., MD