



00177715201500116800020028

Recording Requested By:  
VERDUGO TRUSTEE SERVICE CORPORATION

10/26/2015 09:30:06 AM

Fee: \$52.00

When Recorded Return To:

JAMES C DERNBACH  
CONNIE I DERNBACH  
17514 PONDEROSA LN  
KLAMATH FALLS, OR 97601-9067



**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**

CITIMORTGAGE, INC. #:0770089636 "DERNBACH" Lender ID:03012/721365835 Klamath, Oregon  
MIN #: 100192000000082970 SIS #: 1-888-679-6377

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR GATEWAY FINANCIAL SERVICES, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSOR AND ASSIGNS is the present beneficiary of that certain Deed of Trust, Dated: 12/19/2002 made by JAMES C. DERNBACH AND CONNIE I. DERNBACH, AS TENANTS BY THE ENTIRETY as the original Grantor(s), to AMERITITLE, as the original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR GATEWAY FINANCIAL SERVICES, as the original beneficiary, which Deed of Trust was recorded on 12/31/2002 in Book/Reel/Liber: MO2 Page/Folio: 76452 , in the official records of Klamath County, Oregon

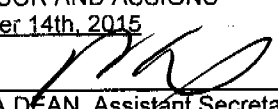
Property Address: 17514 PONDEROSA LANE, KLAMATH FALLS, OR 97601

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR GATEWAY FINANCIAL SERVICES, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSOR AND ASSIGNS HEREBY SUBSTITUTES CITIBANK, N.A., Trustee in lieu of the above named Trustee under said Deed of Trust.

CITIBANK, N.A. hereby accepts said appointments as Trustee under said Deed of Trust and, as Successor Trustee, pursuant to the request of said present Beneficiary 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 CITIBANK, N.A. have caused these presents to be executed by their duly authorized officers on the dates below written.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR GATEWAY FINANCIAL SERVICES, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSOR AND ASSIGNS  
On October 14th, 2015

By:   
PATRICIA DEAN, Assistant Secretary

By CITIBANK, N.A. as Trustee

On October 14th, 2015

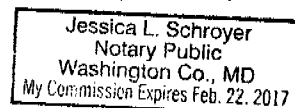
By:   
JESSICA ROBERTS, DOCUMENT CONTROL OFFICER

STATE OF Maryland  
COUNTY OF Washington

On this 14th day of October 2015, before me, the undersigned officer personally appeared PATRICIA DEAN , who made acknowledgment on behalf of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR GATEWAY FINANCIAL SERVICES, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSOR AND ASSIGNS, who acknowledges himself/herself to be the Assistant Secretary of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR GATEWAY FINANCIAL SERVICES, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSOR AND ASSIGNS, a corporation, and that he/she as such Assistant Secretary, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself/herself as Assistant Secretary .

WITNESS my hand and official seal

JESSICA L. SCHROYER  
Notary Expires: 02/22/2017



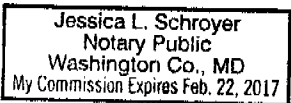
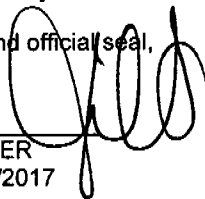
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STATE OF Maryland  
COUNTY OF Washington

On this 14th day of October 2015, before me, the undersigned officer personally appeared JESSICA ROBERTS, who made acknowledgment on behalf of CITIBANK, N.A., who acknowledges himself/herself to be the DOCUMENT CONTROL OFFICER of CITIBANK, N.A., a corporation, and that he/she as such DOCUMENT CONTROL OFFICER, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself/herself as DOCUMENT CONTROL OFFICER .

WITNESS my hand and official seal,

JESSICA L. SCHROYER  
Notary Expires: 02/22/2017



(This area for notarial seal)