2008-001427 Klamath County, Oregon



02/05/2008 08:39:13 AM

Fee: \$31.00

When recorded return to: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR MERRILL LYNCH CREDIT CORPORATION P. O. Box 5452 4001 Leadenhall Road, SV03 Mt. Laurel, NJ 08054-5452 Gwendolyn Hawkins Loan 7079902669

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

Kevin P Moran, Attorney at Law, whose address is 9057 Washington Avenue NW, Silverdale, WA 98383 is hereby appointed as Successor Trustee under that certain Deed of Trust described below:

Borrower(s): STEPHEN B RUBEN / MARCIA T RUBEN

Original Trustee: FIRST AMERICAN TITLE

Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR MERRILL

LYNCH CREDIT CORPORATION
Loan Amount: \$ 423,500

Date of Deed of Trust: 13 day of September 2004 Date Recorded: 09/21/2004 Book/Page: M04/63340-65 1

Document Number:

Filed for record in KLAMATH, County, State of OR

THIS DOCUMENT WAS RE-RECORDED 03/21/2005 IN VOL M05, PAGE 18238-63. MERS MIN# 100020070799026692

Whereas, the undersigned is the owner of the beneficial interest under said Deed of Trust, and the legal owner and holder of the Deed of Trust Note, that said interest has not been transferred, hypothecated or otherwise acquired by any party or parties. Said Note, together with all other indebtedness secured by said Deed of Trust, have been fully paid and satisfied, Kevin P Moran, Attorney at Law, is hereby requested and directed to reconvey, without warranty, to the parties designated by the terms of said Deed of Trust, all that estate now held by the Successor Trustee.

Kevin P Moran, Attorney at Law, as Successor Trustee under the herein above described Deed of Trust, does hereby grant, bargain, sell and reconvey, without warrant, to the person(s) entitled thereto, all right, title and interest in and to the trust property now held by it as Trustee under said Deed of Trust.

On this date of 04 day of January 2008

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR MERRILL LYNCH CREDIT

CORPORATION

VICE PRESIDENT BARBARA E. MARZELL

State of New Jersey, County of Burlington

On this date of, before me, a Notary Public qualified for said county, personally came BARBARA E. MARTELLA known to me to be the ASSISTANT VICE PRESIDENT for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR MERRILL LYNCH CREDIT CORPORATION that signed the foregoing instrument and acknowledged the execution thereof to be their voluntary act and deed, for the uses and purposes therein mentioned and on oath state that he/she is authorized to execute the said instrument.

Witness my hand and official seal on this date of 04 day of January 2008

Notary Public in and for the State of New Jersey

Brenda Rostrom Notary Public of New Jersey My Commission Expires January 29, 2012

Kevin P. Moran, Successor Trustee

State of Washington, County of Kitsap

On this date of 04 day of January 2008, before me, a Notary Public qualified for said county, personally came Kevin P. Moran, Successor Trustee, known to me to be the identical person who executed the foregoing instrument and acknowledged the execution thereof to be in their voluntary act and deed, for the uses and purposes therein mentioned.

hand and official seal on hereto affixed the day and year first above written. Witness my

Notary Public)in and for the State of Washington

NOTARY PUBLIC STATE OF WASHINGTON DANIEL W. ORMEROD MY COMM. EXP. 06/13/2010