Document Prepared By:

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Recording Requested By:

USAA FEDERAL SAVINGS BANK

When Recorded Return To:

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Ste #350

Alpharetta, GA 30005

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CRef#:11/21/2008-PRef#:R060-POF Date: 10/22/2008-Print Batch ID: 62620

Property Address:

5718 FERNDALE PL

KLAMATH FALLS, OR 97603

09/25/2008

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2008-014479 Klamath County, Oregon



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SUBSTITUTION OF TRUSTEE

WHEREAS, that certain Deed of Trust described below provides that the holder of the Note secured by said Deed of Trust may appoint a successor Trustee to any Trustee thereunder appointed;

NOW THEREFORE, USAA FEDERAL SAVINGS BANK whose address is 10750 McDermott Freeway, San Antonio, TX 78288, being the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint Fidelity National Title Insurance Company, whose address is 1111 Alderman Drive, Ste. #350, Attn: Release Dept., Alpharetta, GA 30005, as successor Trustee.

USAA FEDERAL SAVINGS BANK, hereby acknowledges that the Promissory Note and all other indebtedness secured by the Deed of Trust have been fully satisfied and that the successor trustee mentioned herein is hereby requested to reconvey said Deed of Trust.

Original Trustor(s): JOHN K. MCVEY AND STEPHANIE C. EMARD-MCVEY, HUSBAND AND WIFE

Original Trustee: MICHAEL G. MAGNUS, ESQ.

Original Beneficiary: USAA FEDERAL SAVINGS BANK (USAA FSB)

Date of Deed of Trust: 05/19/2006

Loan Amount: \$20,000.00

Book: M06 Recording Date: 06/14/2006

Document #: N/A Page: 12096

and recorded in the official records of the County of Klamath, State of Oregon affecting Real Property and more particularly described on said Deed of Trust referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 10/22/2008.

USAA FEDERAL SAVINGS BANK

Authorized Signer

State of GA

County of Fulton

On this date of 10/22/2008, before me the undersigned authority, personally appeared Korell Harp, personally known to me to be the person whose name is subscribed as the Authorized Signer of USAA FEDERAL SAVINGS BANK, a corporation, on the within instrument, who, being duly affirmed, acknowledged to me that he/she, being authorized to do so, in the capacity therein stated, executed the within instrument for and on behalf of the corporation, as its free and voluntary act and deed, for the consideration, uses and purposes therein contained.

Winess my hand and official seal on the date hereinabove set forth.

remedy Notary Public: Rocky Kennedy

My Commission Expires: 01/19/2012

KENNE COUNTY

Rocky Kennedy **NOTARY PUBLIC Fulton County** State of Georgia My Commission Expires January 19, 2012