

2009-000599

Klamath County, Oregon



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Fee: \$26.00

When Recorded Mail To:

US Recordings
2925 Country Drive
St. Paul, MN 55117

Prepared By: Sivaprakash Kuppan
Mortgage Service Center
4001 Leadenhall Road, MS SV03
Mt. Laurel, New Jersey USA
08054-5452

Loan#: 0030269203

Invoice#: E1198752

Package#: 75347275

Document#: 413379

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

Kevin P. Moran, Attorney at Law who's address is **9057 Washington Avenue NW, Silverdale, WA 98383-2980**, is hereby appointed successor trustee under that certain Deed of Trust described below:

Borrowers: **JAMES S ZBINDEN / VERA GATHARD**Original Beneficiary: **ROGUE FEDERAL CREDIT UNION**Original Trustee: **FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON**Loan Amount: **\$200000.00**Date of Deed of Trust: **May 6, 2005**Date Recorded: **May 9, 2005**Book/Page: **M05 / 33510**

Document Number:

Filed for record in **Klamath County, State of Oregon**

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.

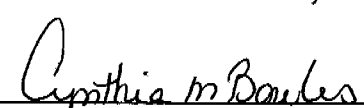
On this date of **31st day of December, 2008****PHH MORTGAGE CORPORATION**

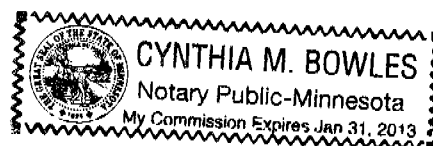
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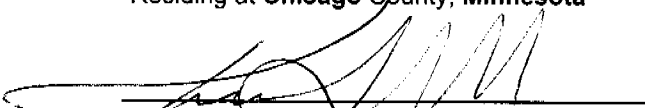
1426 12/30/2008 75347275/1


Peggy Jordan, Assistant Vice President
State of **Minnesota**, County of **Ramsey**

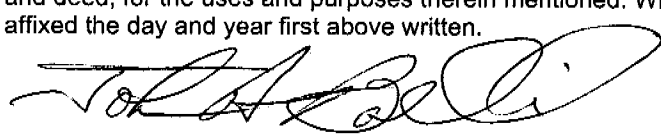
On **December 31, 2008** before me, a **Notary Public** qualified for said county, personally came **Peggy Jordan** known to me to be the **Assistant Vice President** for **PHH MORTGAGE CORPORATION** that signed the foregoing instrument and acknowledged the execution thereof to be their voluntary act 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 **31st day of December, 2008**


Cynthia M Bowles
Notary Public in and for State of **Minnesota**
My Commission Expires: **January 31, 2013**
Residing at **Chisago County, Minnesota**




Kevin P. Moran, Successor Trustee
State of **Washington**, County of **Kitsap**

On this date of **31st day of December, 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. Witness my hand and official seal on hereto affixed the day and year first above written.


Notary Public in and for State of **Washington**
Residing at **Kitsap County, Washington**

NOTARY PUBLIC
STATE OF WASHINGTON
JOHN A BORRELLI
COMMISSION EXPIRES 11/04/2012