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11/23/2009 08:46:04 AM

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**SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE**

LOAN #: 8501084451 "DONALD L. KEARNEY, JR." KLAMATH COUNTY, Oregon

Dated: November 17, 2009

WHEREAS **DANIEL HINRICHS, ATTORNEY AT LAW** is the present Trustee of record under the following described Deed of Trust:

Trustor: **DONALD L. KEARNEY, JR.**; Beneficiary: **UMPQUA BANK**; Original Beneficiary: **UMPQUA BANK**;

Original Trustee: **AMERITITLE**

Substitute Trustee : **DANIEL HINRICHS, ATTORNEY AT LAW**

Dated: **3/27/2009** Recorded: **3/31/2009** in Book/Reel/Liber: Page: as Instrument No.: **2009-004556**, in **KLAMATH COUNTY, Oregon**

Loan Amount **\$226,600.00**,

Property Address: **18741 DIAMOND PEAK DRIVE, CRESCENT LAKE, OR 97733**

AND WHEREAS, the above said Deed of Trust has been paid in full; and the undersigned, who is the present Beneficiary under said Deed of Trust, desires to appoint a successor Trustee under said Deed of Trust in the place and stead of present Trustee hereunder;

Now therefore, the undersigned hereby substitutes **DANIEL HINRICHS, ATTORNEY AT LAW** as Successor Trustee under said Deed of Trust, to have all the powers of said original Trustee, effective immediately;

NOW THEREFORE, the present Trustee having received from the present owner of the beneficial interest under said Deed of Trust and the obligations secured thereby, a written request to reconvey by reason of the obligations secured by said Deed of Trust;

DOES HEREBY RECONVEY, without warranty, to the person or persons legally entitled thereto, the estate, title and interest now held by it under said Deed of Trust, describing the land therein as more fully described in said Deed of Trust.

**UMPQUA BANK**

On **November 17, 2009**

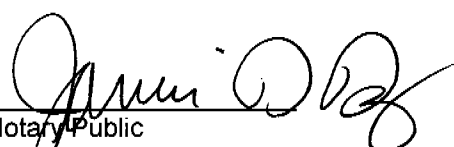
By:

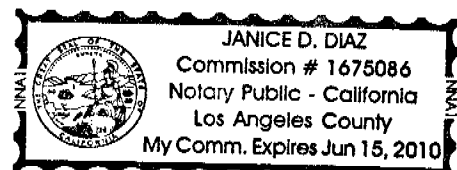
  
**NELLIE RUIZ**  
**ASSISTANT VICE PRESIDENT**

STATE OF **California**, COUNTY OF **LOS ANGELES**

On **November 17, 2009**, before me, **Janice D. Diaz** a Notary Public in and for the county of **LOS ANGELES** in the state of **California**, personally appeared **Nellie Ruiz**, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity on behalf of which the person(s) acted, executed the instrument.

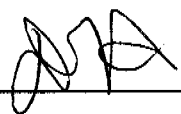
Witness my hand and official seal.

  
Notary Public  
**Janice D. Diaz**



(This area is for notarial seal)

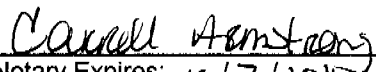
By **DANIEL HINRICHS, ATTORNEY AT LAW** as Trustee  
On NOV 19 2009

By: 

State of Oregon  
County of Coos

On NOV 19 2009, before me, Carroll Armstrong, a Notary Public in and for the county of Coos in the State of Oregon, personally appeared Daniel M. Hinrichs, TRUSTEE, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by this/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

  
Notary Expires: 10/7/2011

(This area is for the notarial seal)

