2010-010889 Klamath County, Oregon



09/14/2010 09:41:35 AM

Recording Requested By: Mortgage Service Center Prepared By: Debora C. Cox 888-603-9011

When recorded mail to: **FA Document Solutions**

450 E. Boundary St Chapin, SC 29036

Case Nbr: 11203783 9/8/2010

Ref Number: 0032893166

Tax ID:

R536058

Property Address: **3024 CORTEZ**

KLAMATH FALLS, OR 97601

OR0-R~ST

9/7/2010

This space for Recorder's use

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

PHH Mortgage Corporation as Limited Power of Attorney for CUNA Mutual Mortgage Corporation as Servicing Agent for Highland Community Federal Credit Union, the present beneficiary for the Deed of Trust described below, does hereby substitute FIRST AMERICAN TITLE INSURANCE COMPANY as Trustee under said Deed of Trust in place of MOUNTAIN TITLE COMPANY OF KLAMATH COUNTY

FIRST AMERICAN TITLE INSURANCE COMPANY, the present trustee for the Deed of Trust described below, in consideration of full payment and satisfaction of the debt secured thereunder, does hereby reconvey, without warranty, to the person(s) legally entitled thereto all of the estate, title and interest conferred to said Trustee by the Deed of Trust described below:

Original Lender:

NAVY FEDERAL CREDIT UNION

Original Trustor(s):

RENDIA MOORE AND TOM RIOS, AS TENANTS BY THE ENTIRETY

Original Trustee:

MOUNTAIN TITLE COMPANY OF KLAMATH COUNTY

Date of Deed of Trust: 5/10/1995

Original Loan Amount: \$54,000.00

Recorded in Klamath County, OR on: 5/15/1995, instrument number N/A, book M95 and page 12631

IN WITNESS WHEREOF, the undersigned has caused this Substitution of Trustee and Deed of Reconveyance to be executed on 9/7/2010

PHH Mortgage Corporation as Limited Power of Attorney for CUNA Mutual Mortgage Corporation as Servicing Agent for Highland

Community Federal/Credit Union

FIRST AMERICAN TITLE INSURANCE COMPANY

By: Jana Pope) Assistant Vice President

State of SC, County of Lexington

20 Ronald E. Rooney, V

The foregoing instrument was acknowledged before me, a Notary Public, on 9/7/2010 by Jana Pope, Assistant Vice President of PHH Mortgage Corporation as Limited Power of Attorney for CUNA Mutual Mortgage Corporation as Servicing Agent for Highland Community Federal Credit Union and Ronald E. Rooney, Vice President of FIRST AMERICAN TITLE INSURANCE COMPANY on behalf of the corporation(s).

Heggy D. Orilians

PEGGY D. WILLIAMS

Notary Public State of South Carolina My Commission Expires February 17, 2015