2010-011285 Klamath County, Oregon

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09/23/2010 09:20:53 AM

Fee: \$42.00

Recording Requested By: Navy Federal Credit Union Prepared By: Debora C. Cox

888-603-9011

When recorded mail to: **FA Document Solutions** 450 E. Boundary St Chapin, SC 29036



9/26/2010

Ref Number: 8015927406

Tax ID:

R425490

Property Address:

1003 WILD PLUM ALLEY **KLAMATH FALLS, OR 97601**

OR0-R~ST

9/20/2010

This space for Recorder's use

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

NAVY 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 KRISTA L. WHITE.

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):

MICHAEL P HOUSTON AND PATRICIA A EDGERTON, HUSBAND AND

WIFE, WITH RIGHTS OF SURVIVORSHIP

Original Trustee:

KRISTA L. WHITE

Date of Deed of Trust: 4/24/2008

Original Loan Amount: \$50,000.00

Recorded in Klamath County, OR on: 5/2/2008, instrument number 2008-006386, book N/A and page N/A

IN WITNESS WHEREOF, the undersigned has caused this Substitution of Trustee and Deed of Reconveyance to be executed on 9/20/2010

NAVY FEDERAL CREDIT UNION

FIRST AMERICAN TITLE INSURANCE COMPANY

Jana Pope

State of South Carolina, County of Lexington

Ronald E. Rooney, Vice P.

On 9/20/2010, before the undersigned Notary Public, personally appeared Jana Pope, Authorized Agent of NAVY FEDERAL CREDIT UNION and Ronald E. Rooney, Vice President of FIRST AMERICAN TITLE INSURANCE COMPANY 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 document 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 document the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.

Notary Public

KERRY FRANKLIN

Notary Public State of South Carolina My Commission Expires 05/13/2019