2012-004154 Klamath County, Oregon

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

888-603-9011

When recorded mail to:

CoreLogic

450 E. Boundary St. Attn: Release Dept. Chapin, SC 29036

Case Nbr: 18130093

Ref Number: 8017836241

Tax ID:

R425490

4/30/2012

Property Address:

1003 WILD PLUM DR

KLAMATH FALLS, OR 97601

OR0-R-ST 18130093

04/23/2012 08:48:48 AM

Fee: \$42.00

This space for Recorder's use

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

NAVY FEDERAL CREDIT UNION, whose address is 820 FOLLIN LANE, VIENNA, VA 22180, 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 AMERITITLE.

FIRST AMERICAN TITLE INSURANCE COMPANY, whose address is 450 E. Boundary St., Chapin, SC 29036, 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, WITH RIGHTS OF

SURVIVORSHIP

Original Trustee:

AMERITITLE

Date of Deed of Trust: 8/23/2010

Original Loan Amount: \$172,000.00

Recorded in Klamath County, OR on: 8/27/2010, instrument number 2010-010205, 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 4 13

NAVY FEDERAL CREDIT UNION

FIRST AMERICAN TITLE INSURANCE COMPANY

By: Jana Pope, Authorized Agent

State of SC, County of Lexington

Ronald E. Rooney, Authorized Signatory

AMERICAN TITLE INSURANCE COMPANY on behalf of the corporation(s).

Notary Public: Tamara Ann Schaible My Commission Expires: 3/3/2018

TAMARA ANN SCHAIBLE **Notary Public**

State of South Carolina My Commission Expires 03/03/2018