



08/17/2012 08:57:47 AM

Fee: \$42.00

**WHEN RECORDED, MAIL TO:**  
**JPMorgan Chase Bank, N.A.**  
**C/O NTC 2100 Alt. 19-North**  
**Palm Harbor, FL 34683**

Loan #1891167968

**SUBSTITUTION OF TRUSTEE and FULL RECONVEYANCE**

MERS Address: Mortgage Electronic Registration Systems, Inc., P.O. Box 2026, Flint, Michigan, 48501-2026

WHEREAS, **MIKE KRATOCHVIL AND DEANNA KRATOCHVIL** whose address is 1929 WORDEN AVENUE KLAMATH FALLS, OR 97601 was the original Trustor, **AMERITITLE** was the original Trustee, and **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.** was the original Beneficiary under a certain Deed of Trust dated 10/30/2008 in KLAMATH County, Oregon, under Document # 2008-014818 or Book , Page , recorded on 10/31/2008.

Property commonly known as: 1929 WORDEN AVENUE, KLAMATH FALLS, OR 97601

WHEREAS, the undersigned as present Beneficiary, having received full payment on said Deed of Trust and debt, and desiring to substitute a new Trustee under said Deed of Trust in place and stead of said original Trustee thereunder. NOW, THEREFORE, the undersigned hereby substitutes **J.P. MORGAN CHASE CUSTODY SERVICES, INC.**, as Trustee under said Deed of Trust and directs said **J.P. MORGAN CHASE CUSTODY SERVICES, INC.** to reconvey, without warranty, to the parties entitled thereto the estate now held by him under said Deed of Trust.

Dated on 07/ 26 /2012 (MM/DD/YYYY)

**MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR SOUTH VALLEY BANK & TRUST, ITS SUCCESSORS AND ASSIGNS**

By:   
**Amy Kight VICE PRESIDENT**

STATE OF LOUISIANA PARISH OF OUACHITA

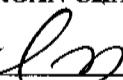
On 07/ 26 /2012 (MM/DD/YYYY), before me appeared Amy Kight, to me personally known, who did say that he/she/they is/are the **VICE PRESIDENT** of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR SOUTH VALLEY BANK & TRUST, ITS SUCCESSORS AND ASSIGNS** and that the instrument was signed on behalf of the corporation (or association), by authority from its board of directors, and that he/she/they acknowledged the instrument to be the free act and deed of the corporation (or association).

  
 Amy Gott  
 Notary Public - State of LOUISIANA  
 Commission Expires: LIFETIME



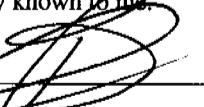
**J.P. MORGAN CHASE CUSTODY SERVICES, INC.** Whose address is PO Box 4025 Monroe, LA 71203, hereby accepts the foregoing appointment as Trustee under said Deed of Trust and as successor Trustee, pursuant to a written request of the present Beneficiary and in accordance with the provisions of said Deed of Trust, DOES HEREBY CONVEY to the person or persons legally entitled thereto, without warranty, the estate, title and interest now held by the undersigned in and to the premises more fully described in said Deed of Trust.

Dated on 07/ 26 /2012 (MM/DD/YYYY)  
**J.P. MORGAN CHASE CUSTODY SERVICES, INC.**

By:   
**Ingrid Whitty VICE PRESIDENT**

STATE OF LOUISIANA COUNTY OF OUACHITA

The foregoing instrument was acknowledged before me on 07/ 26 /2012 (MM/DD/YYYY), by **Ingrid Whitty** as **VICE PRESIDENT** for **J.P. MORGAN CHASE CUSTODY SERVICES, INC.**, who, as such **VICE PRESIDENT** being authorized to do so, executed the foregoing instrument for the purposes therein contained. He/she is personally known to me.

  
 Bridget A. Chunn  
 Notary Public - State of LOUISIANA  
 Commission Expires: LIFETIME



Prepared By: E.Lance/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152  
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