2012-009761 Klamath County, Oregon



09/05/2012 09:05:20 AM

Fee: \$47.00

When Recorded Mail To:

Indecomm Global Services 2925 Country Drive St. Paul, MN 55117 **Prepared By:** Cali Xiong Mortgage Service Center 1 Mortgage Way, MS SV03 Mt. Laurel, New Jersey USA

08054-5452

Loan#: 0057456378 Invoice#: E2077737 CostCenter#: USAA Package#: 77939531 Document#: 2937395 MIN: 100105600028209061 MERS Phone: 1-888-679-6377

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

First American Title Insurance Company, a Corporation who's address is 181 East 5600 South #330 Liberty Hall Bidg. Murray, UT 84107, is hereby appointed successor trustee under that certain Deed of

Trust described below:

Borrowers: CHRISTOPHER J HOWARD / CAMILLE ANNETTE HOWARD , AS TENANTS BY THE ENTIRELY. "SIGNS SOLELY FOR THE PURPOSE OF BINDING ANY INTEREST HE/SHE MAY NOW OR HEREAFTER HAVE AT LAW, IN THE EQUITY FOR BY ANY OTHER MEANS OF PROPERTY INTEREST RECOGNITION AND NOT TO CLAIM AN INTEREST IN THE SECURITY PROPERTY." Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC (MERS) as nominee

for USAA FEDERAL SAVINGS BANK Original Trustee: MICHAEL G MAGNUS PC

Loan Amount: \$283565.00

Date of Deed of Trust: October 30, 2009
Date Recorded: November 4, 2009
Document Number: 2009-014226

Filed for record in Klamath County, State of Oregon

Whereas, the undersigned is the owner of the beneficial interest under said Deed of Trust, and the legal owner and holder of the Deed of Trust Note, that said interest has not been transferred, hypothecated or otherwise acquired by any party or parties. Said Note, together with all other indebtedness secured by said Deed of Trust, have been fully paid and satisfied, **First American Title Insurance Company, a Corporation**, is hereby requested and directed to reconvey, without warranty, to the parties designated by the terms of said Deed of Trust, all that estate now held by the Successor Trustee.

First American Title Insurance Company, a Corporation, as Successor Trustee under the herein above described Deed of Trust, does hereby grant, bargain, sell and reconvey, without warrant, to the person(s) entitled thereto, all right, title and interest in and to the trust property now held by it as Trustee under said Deed of Trust.

On this date of 27th day of August, 2012

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC (MERS) as nominee for USAA FEDERAL SAVINGS BANK

Debra Steidl, Assistant Secretary State of Minnesota, County of Ramsey

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On August 27, 2012 before me, a Notary Public qualified for said county, personally came Debra Steidl known to me to be the Assistant Secretary for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC (MERS) as nominee for USAA FEDERAL SAVINGS BANK that signed the foregoing instrument and acknowledged the execution thereof to be their voluntary act and deed, for the uses and purposes therein mentioned and on oath state that he/she is authorized to execute the said instrument. WITNESS my hand and official seal on this date of 27th day of August, 2012

Dawn J Peck

Notary Public in and for State of Minnesota My Commission Expires: January 31, 2013 Residing at Anoka County, Minnesota

First American Title Insurance Company, a Corporation

*U02937395+

DAWN J. PECK

Notary Public-Minnesota My Commission Expires Jan 31, 2013

8/25/2012 77939531/1

, Authorized Agent

Paul Richards, Australe of Utah, County of Salt Lake
On this date of 8/30/12 befo _ before me, a **Notary Public** qualified for said county, personally came . raul Richards ,known to me that he/she is the Authorized Agent respectively of

First American Title Insurance Company, a Corporation

, Successor Trustee and is duly authorized in his/her respective capacity to execute the foregoing instrument for and in the name and on behalf of said corporation and that said corporation exectued the same, and further stated and acknowledged that he/she had so signed ,exectued and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth. WITNESS my hand and official seal on the date hereinabove set forth.

Notary Public in and for State of Utah Residing at Salt Lake County, Utah