

Recording Requested By:
CHARTER ONE BANK, N.A.

When Recorded Return To:

CHARTER ONE BANK, N.A.
CONSUMER FINANCE OPERATIONS
ONE CITIZENS DRIVE (RJW215)
RIVERSIDE, RI 02915

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

CHARTER ONE BANK, N.A. #:4900627565 "COTTINGHAM" Klamath, Oregon
RBS Citizens, N.A., formly known as Citizens Bank, N.A., subject by merger to CHARTER ONE BANK is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 05/11/2007 made by THOMAS R COTTINGHAM AND SHEILA L COTTINGHAM HUSBAND AND WIFE as the original Grantor(s), to FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON, as the original Trustee, for the benefit of CHARTER ONE BANK, as the original beneficiary, which Deed of Trust was recorded on 06/14/2007 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 2007-010707, in the official records of Klamath County, Oregon

Property Address: 3838 BARTLETT AVENUE, KLAMATH FALLS, OR 97603

RBS Citizens, N.A., formly known as Citizens Bank, N.A., subject by merger to CHARTER ONE BANK HEREBY SUBSTITUTES FIRST AMERICAN TITLE INSURANCE COMPANY OR OREGON, Trustee in lieu of the above named Trustee under said Deed of Trust.

FIRST AMERICAN TITLE INSURANCE COMPANY OR OREGON hereby accepts said appointments as Trustee under said Deed of Trust and, as Successor Trustee, pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey, without any covenant or warranty express or implied, to the person or persons legally entitled thereto, all of the estate held by the undersigned under said Deed of Trust.

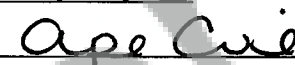
IN WITNESS WHEREOF, the present beneficiary and FIRST AMERICAN TITLE INSURANCE COMPANY OR OREGON have caused these presents to be executed by their duly authorized officers on the dates below written.

RBS Citizens, N.A., formly known as
Citizens Bank, N.A., subject by merger to
CHARTER ONE BANK
On July 15th, 2013

By: 
Christopher Meyette, Officer

By FIRST AMERICAN TITLE INSURANCE
COMPANY OR OREGON as Trustee

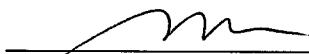
On 8/28/13

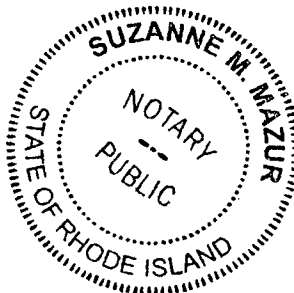
By: 
Recen coordinator

STATE OF Rhode Island
COUNTY OF KENT

On July 15th, 2013 before me, SUZANNE M. MAZUR, a Notary Public in and for the city/town of WARWICK in the State of Rhode Island, personally appeared Christopher Meyette, Officer, 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 instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument, and that such individual(s) made such appearance before the undersigned in the city/town of WARWICK.

WITNESS my hand and official seal,

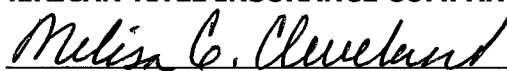

SUZANNE M. MAZUR
Notary Expires: 10/22/2016 #39964

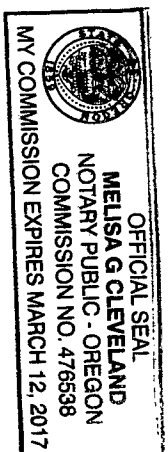


(This area for notarial seal)

This instrument was acknowledged before me on **August 28, 2013**, by **APRIL CUIE** as the **POST CLOSING COORDINATOR** of **FIRST AMERICAN TITLE INSURANCE COMPANY**, a corporation, on behalf of the corporation.

Dated: August 28, 2013


Melisa G. Cleveland --- No. 476538
Notary Public in and for the State of OREGON
Residing at: MULTNOMAH COUNTY
My appointment expires: 3-12-2017



RECORDED BY FIRST AMERICAN TITLE
PDXREC 87