Recording Requested by/Return To: First American Title Insurance Company 181 East 5600 South, Suite 330 Murray, UT 84107

Ref No.: 84311315

2013-011458

Klamath County, Oregon 10/09/2013 11:25:05 AM

Fee: \$47.00

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS, that certain Deed of Trust described below provides that the holder of the Note secured by said Deed of Trust may appoint a successor Trustee thereunder appointed;

NOW THEREFORE, USAA Federal Savings Bank, being the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint First American Title Insurance Company, as successor Trustee; and,

WHEREAS, USAA Federal Savings Bank hereby acknowledges that the Promissory Note and all other indebtedness secured by the Deed of Trust have been fully satisfied and that the successor trustee mentioned herein is hereby requested to reconvey said Deed of Trust; and.

THEREFORE, First American Title Insurance Company as successor Trustee under the below described Deed of Trust, does hereby grant, bargain, sell and reconvey, without warranty, 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.

Original Borrower(s):

John M. Chergosky and Lina P. Chergosky, husband and wife

Original Beneficiary:

USAA Federal Savings Bank

Deed of Trust Date:

09-25-2006

Recording Date:

10-25-2006

Book: n/a n/a

Document #

Page:

2006-021412

Tax ID Number: 00R553038

Legal Description: Lot 4, Block 7, Bureker Place Addition 2. Subject to Restrictions, Reservations, Easements, Covenants, Oil, Gas or Mineral Rights of Record, if any.

and recorded in the official records of the County of Klamath. State of Oregon affecting Real Property and more particularly described on said. Deed of Trust referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of October 7, 2013.

USAA Federal Savings Bank

Paul Richards, Authorized Agent

First American Title Insurance Company

Paul Richards, Authorized Agent

State of Utah)
County of Salt Lake)

On October 7, 2013 before me, Danielle Schetselaar, a notary public, personally appeared Paul Richards, who 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(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of Utah that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature

Notary Public

DANIELLE SCHETSELAAR

Commission #658365
My Commission Expires

y Commission Expires August 27, 2016 State of Utah