Recording Requested By: M&T BANK

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450 E Boundary St.

Chapin, SC 29036

2761316H

2013-012916 Klamath County, Oregon



11/19/2013 09:66:05 AM

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE M&T BANK #:0050197805 "HOBBS" Klamath, Oregon

M&T BANK is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 06/23/2005 made by ARGLE L HOBBS as the original Grantor(s), to FIDELITY NATIONAL TITLE INSURANCE CO, as the original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE FOR COUNTRYWIDE HOME LOANS, INC., as the original beneficiary, which Deed of Trust was recorded on 07/01/2005 in Book/Reel/Liber: M05 Page/Folio: 50432 as Instrument No.: N/A, in the official records of Klamath County, Oregon

Property Address: 2455 REDWOOD DR, KLAMATH FALLS, OR 97601

M&T BANK HEREBY SUBSTITUTES FIRST AMERICAN TITLE INSURANCE COMPANY, Trustee in lieu of the above named Trustee under said Deed of Trust.

FIRST AMERICAN TITLE INSURANCE COMPANY 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 have caused these presents to be executed by their duly authorized officers on the dates below written.

M&T BANK

On October 17th, 2013

Courtney A. Ryan, Group

By FIRST AMERICAN TITLE INSURANCE

COMPANY as Trustee

neeDW. LAUREL W. KEEN , AUTHORIZED

STATE OF New York **COUNTY OF Erie**

On October 17th, 2013, before me, GLORIA J. DISHMAN, a Notary Public in and for Erie in the State of New York, personally appeared Courtney A. Ryan, Group Leader, 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.

ESS my hand and official seal,

CKORIA J. DISHIMAN Notary Expires: 94/24/2014

Qualified in Erie County

Gloria J. Dishman

Notary Public, State of New York

Qualified in Erie County

My Commission Expires 04/24L

(This area for notarial seal)

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE Page 2 of 2

STATE OF South Carolina
COUNTY OF Lexington

On 10-25-13, before me, Sumes B. Icrim M., a Notary Public in and for in the State of South Carolina, personally appeared LAUREL W. KEEN, AUTHORIZED SIGNATORY, 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.

WITNESS my hand and official seal,

Wotani Pub

(This area for notarial seal)

JAMES B. KRIMM
Notary Public
State of South Carolina
My Commission Expires 12/1/2021