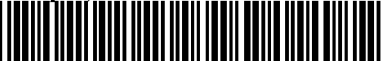


Recording Requested By:  
Navy Federal Credit Union  
Prepared By: Debora C. Cox  
888-603-9011

When recorded mail to:  
CoreLogic  
450 E. Boundary St.  
Attn: Release Dept.  
Chapin, SC 29036



Case Nbr: 28117026  
Ref Number: 8015427795  
Tax ID: R553788  
12/23/2013

Property Address:  
4525 BRISTOL AVE  
KLAMATH FALLS, OR 97603

ORO-R-ST 28117026 E 12/9/2013

This space for Recorder's use

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

NAVY FEDERAL CREDIT UNION, whose address is 820 FOLLIN LANE, VIENNA, VA 22180, the present beneficiary for the Deed of Trust described below, does hereby substitute **Nationwide Escrow Services, Inc., an Oregon Domestic Business Corporation** as Trustee under said Deed of Trust in place of **KRISTA L. WHITE**.

**Nationwide Escrow Services, Inc., an Oregon Domestic Business Corporation**, whose address is 450 E. Boundary St., Chapin, SC 29036, the present trustee for the Deed of Trust described below, in consideration of full payment and satisfaction of the debt secured thereunder, does hereby reconvey, without warranty, to the person(s) legally entitled thereto all of the estate, title and interest conferred to said Trustee by the Deed of Trust described below:

Original Lender: NAVY FEDERAL CREDIT UNION  
Original Trustor(s): CHARLES F ROSS AND REBECCA J ROSS, HUSBAND AND WIFE  
Original Trustee: KRISTA L. WHITE  
Date of Deed of Trust: 12/10/2007 Original Loan Amount: \$83,450.00  
Recorded in Klamath County, OR on: 12/19/2007, instrument number 2007-021141, book N/A and page N/A

IN WITNESS WHEREOF, the undersigned has caused this Substitution of Trustee and Deed of Reconveyance to be executed on 12/9/2013

NAVY FEDERAL CREDIT UNION  
By: Debra Shealy  
Debra Shealy, Authorized Agent  
State of SC, County of Lexington

Nationwide Escrow Services, Inc., an Oregon Domestic Business Corporation  
Laurel W. Keen  
Laurel W. Keen, Vice President

On this 09 day of December, 2013 before me personally appeared Debra Shealy, Authorized Agent of NAVY FEDERAL CREDIT UNION and Laurel W. Keen, Vice President of Nationwide Escrow Services, Inc., an Oregon Domestic Business Corporation who provided satisfactory evidence of their identification to be the persons whose names are subscribed to this instrument, and they acknowledged that they executed the foregoing instrument.

James B. Krimm  
Notary Public, James B. Krimm  
Lexington County, South Carolina  
My Commission Expires: 12/1/2021

Electronic  
Notarization

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