

AFTER RECORDING MAIL TO:

UPF WASHINGTON INCORPORATED
Ref #378703-S (O)
12410 E. MIRABEAU PKWY #100
SPOKANE VALLEY, WA 99216

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

Umpqua Bank, the undersigned beneficiary, whose address is 111 North Wall, Spokane, Washington 99201, holder of the note secured by a Deed of Trust dated 12/9/2002, executed by Robert A Zumbo and Raenelle J Zumbo, an estate in fee simple, as tenants by the entirety, whose address is 4726 Sumac Ave, Klamath Falls, OR 97603, as Grantor(s), to Pacific Cascades Financial Inc, as Trustee for Umpqua Bank, as beneficiary, which Deed of Trust recorded on 12/19/2002, as Document/Instrument No. N/A, Book No. M02, Page No. 74324, records of Klamath County, Oregon, hereby substitutes BRAD L WILLIAMS, an Oregon attorney, 12410 E Mirabeau Pkwy #100, Spokane Valley, WA 99216, as Substitute Trustee of the above Deed of Trust.

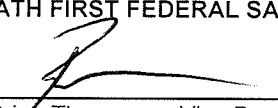
BRAD L WILLIAMS, an Oregon attorney, hereby accepts said appointment as Trustee under above Deed of Trust and as substitute trustee, pursuant to the request of the present Beneficiary and in accordance with the provisions of said Deed of Trust, does hereby reconvey without warranty, to the person or persons legally entitled thereto, all the estate now held by him under above Deed of Trust.

DATED: 09/15/2014

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UMPQUA BANK, SUCCESSOR IN INTEREST TO
KLAMATH FIRST FEDERAL SAVINGS & LOAN
ASSN.

BY:


Brian Thompson, Vice President of UPF
Washington Inc., Attorney-in-Fact for Umpqua
Bank

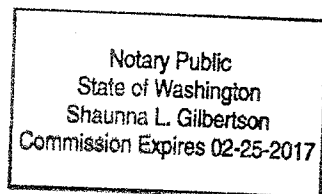
BY:


Brad L. Williams, Substitute Trustee

STATE OF WASHINGTON, County of Spokane:

On 9/15/2014 before me, the undersigned Notary Public, personally appeared Brian Thompson, Vice President of UPF Washington Inc., 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(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.

WITNESS my hand and official seal.

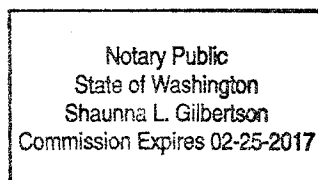


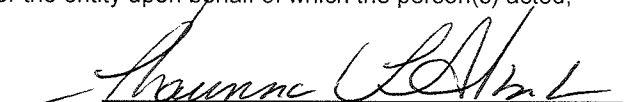

NOTARY PUBLIC in and for the State of Washington
My commission expires: 2/25/2017

STATE OF WASHINGTON, COUNTY OF SPOKANE:

On 9/15/2014, before me, the undersigned, personally appeared Brad L Williams, 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(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.

WITNESS my hand and official seal.




Notary Public for the State of Washington
My commission expires: 2/25/2017