



00161218201400116550020027

11/07/2014 08:20:18 AM

Fee: \$47.00

Account No.: MIN100105600036311123

MERS Tel.: (888) 679 MERS

PREPARED BY :

(800)-669-4268

Amita Kharadi

Dovenmuehle Mortgage Inc.

1 Corporate Drive, Suite 360

Lake Zurich, IL 60047-8924

AFTER RECORDING FORWARD TO :

Dovenmuehle Mortgage Inc.

1 Corporate Drive, Suite 360

Lake Zurich, IL 60047-8924

Dovenmuehle Mortgage, Inc. 1802845451 OTTO

Lender Id: N02

SUBSTITUTION OF TRUSTEE

As of October 22, 2014

DEED OF TRUST REFERENCE:

Dated: 09/23/2013

Recorded: 09/24/2013

Instrument # : 2013-010848

Book # : N/A Page # : N/A

Borrower: CLIFFORD OTTO AND CRYSTEL A OTTO, AS TENANTS BY THE ENTIRETY

Property Address: 122 RIDGECREST DRIVE KLAMATH FALLS, OR 97601

Original Beneficiary: USAA FEDERAL SAVINGS BANK

Trustee: FIRST AMERICAN TITLE INSURANCE COMPANY

State: Oregon County: KLAMATH

Amount: \$258,046.00

WHEREAS, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR USAA FEDERAL SAVINGS BANK, ITS SUCCESSORS AND/OR ASSIGNS, is the holder of the note or other security agreements secured by the Deed of Trust herein above described.

AND WHEREAS, the undersigned, being the present beneficiary under said Deed of Trust, acknowledges that all sums and obligations secured by said Deed of Trust have been fully paid or satisfied.

AND WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place or stead of FIRST AMERICAN TITLE INSURANCE COMPANY.

NOW THEREFORE, the undersigned hereby substitutes, KEVIN P. MORAN ATTORNEY AT LAW whose address is 9057 Washington Avenue Nw Silverdale, WA 98383-8341, KEVIN P. MORAN ATTORNEY AT LAW as Trustee under said Deed of Trust and further instructs said Trustee to reconvey the estate now held under said Deed of Trust to the person or persons legally entitled thereto.

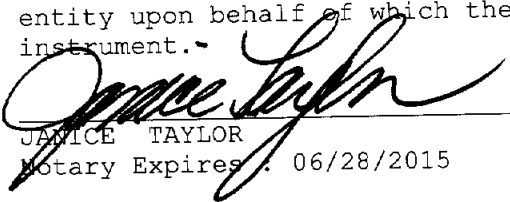
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.,
WHOSE ADDRESS IS P.O. BOX 2026, FLINT, MI 48501-2026

By :

Tonette J. Salinas Assistant
Secretary

STATE OF Illinois
COUNTY OF Lake

Sworn to and subscribed on 10/24/14, before me, JANICE TAYLOR, a Notary Public in and for the County of Lake, State of Illinois, personally appeared Tonette J. Salinas Assistant Secretary of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., WHOSE ADDRESS IS P.O. BOX 2026, FLINT, MI 48501-2026, 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.


JANICE TAYLOR
Notary Expires: 06/28/2015

