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**SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE**

OCWEN LOAN SERVICING, L.L.C. #:0602516152 "CARLSON" Lender ID:12280 Klamath, Oregon PIF:  
03/30/2015  
MIN #: 100072400000287352 SIS #: 1-888-679-6377

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") is the present beneficiary of that certain Deed of Trust, Dated: 10/16/2009 made by MICHAEL D. CARLSON AND ANNETTE CARLSON as the original Grantor(s), to FIRST AMERICAN TITLE INS CO., as the original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS), (SOLELY AS NOMINEE FOR LENDER, CMG MORTGAGE, INC.) ITS SUCCESSORS AND/OR ASSIGNS, as the original beneficiary, which Deed of Trust was recorded on 11/03/2009 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 2009-014198, in the official records of Klamath County, Oregon

Property Address: 108 OZMAR LN, CRESCENT, OR 97733

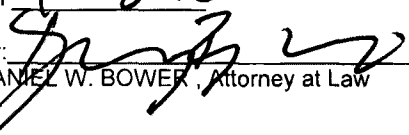
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") HEREBY SUBSTITUTES DANIEL W. BOWER, Trustee in lieu of the above named Trustee under said Deed of Trust.

DANIEL W. BOWER hereby accepts said appointments as Trustee under said Deed of Trust and, as Successor Trustee, pursuant to the request of said present Beneficiary 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 DANIEL W. BOWER have caused these presents to be executed by their duly authorized officers on the dates below written.

MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS, INC. ("MERS")  
On 4.13.15  
By:   
Ashley Arnold, Assistant Secretary

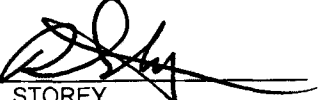
By DANIEL W. BOWER as Trustee

On 4.13.15  
By:   
DANIEL W. BOWER, Attorney at Law

STATE OF Iowa  
COUNTY OF Black Hawk

On 4.3.15, before me D. STOREY Notary Public, personally appeared Ashley Arnold, Assistant Secretary, to me known to be the person(s) named in and who executed the foregoing instrument, and acknowledged that he/she/they executed the same as his/her/they voluntary act and deed.

WITNESS my hand and official seal,

  
D. STOREY  
Notary Expires: 09/27/2017 #769870



(This area for notarial seal)

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE Page 2 of 2

STATE OF Idaho  
COUNTY OF Ada

On 4-13-15, before me, SUZANNE R. ANDERSON, a Notary Public in and for Ada in the State of Idaho, personally appeared DANIEL W. BOWER, Attorney at Law, 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,

Suzanne R. Anderson

SUZANNE R. ANDERSON  
Notary Expires: 07/30/2018 #60056

(This area for notarial seal)

