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SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

OCWEN LOAN SERVICING, L.L.C. #:0687189428 "HARRIS" Lender ID:12208 Klamath, Oregon PIF: 04/17/2015
MIN #: 100037506871894284 SIS #: 1-888-679-6377

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") is the present beneficiary of that certain Deed of Trust, Dated: 03/13/2009 made by DEVIN DOUGLAS HARRIS AND WILETTA JOY HARRIS as the original Grantor(s), to FIRST AMERICAN TITLE, as the original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), (SOLELY AS NOMINEE FOR LENDER, GMAC BANK), ITS SUCCESSORS AND/OR ASSIGNS, as the original beneficiary, which Deed of Trust was recorded on 03/24/2009 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 2009-004132, in the official records of Klamath County, Oregon

Property Address: 138717 RAINBOW CIRCLE, GILCHRIST, OR 97737

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 4-27-15

By: [Signature]
Dona Marlee Storey, Assistant Secretary

By DANIEL W. BOWER as Trustee

On 5-5-15

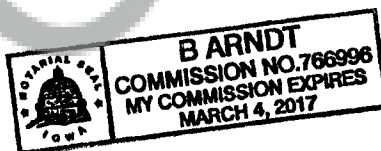
By: [Signature]
DANIEL W. BOWER Attorney at Law

STATE OF Iowa
COUNTY OF Black Hawk

On 4-27-15, before me B. ARNDT Notary Public, personally appeared Dona Marlee Storey, 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,

[Signature]
B. ARNDT
Notary Expires: 03/04/2017 #766996



(This area for notarial seal)

STATE OF Idaho
COUNTY OF Ada

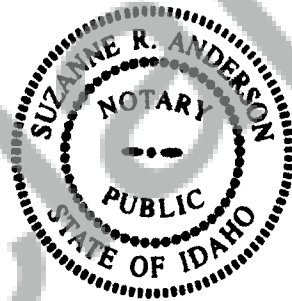
On 5-5-15, before me, SUZANNE R. ANDERSON, a Notary Public in and for Ada in the State of Idaho, personally appeared DANIEL W. BOWER, Attorney at Law, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument 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)



Unofficial Copy